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VOLUME I.

SPRINGFIELD, ILL.:
D. W. LUSK, STATE PRINTER AND BINDER,
1878.

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Fire Insurance.

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Canal Commissioners.

TENTH

ANNUAL INSURANCE REPORT

OF THE

AUDITOR OF PUBLIC ACCOUNTS

OF THE

STATE OF ILLINOIS.

PART I—FIRE AND FIRE-MARINE INSURANCE.

1878.

SPRINGFIELD, ILL.:
D. W. LUSK, STATE PRINTER AND BINDER.
1878.

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ERRATUM.—"Winchester," on page 326, should read "Westchester."

INSURANCE REPORT.

PART I.

FIRE, MARINE, AND INLAND INSURANCE.

OFFICE OF
AUDITOR OF PUBLIC ACCOUNTS,
SPRINGFIELD, ILLINOIS, *March 12, 1878.*

His Excellency, SHELBY M. CULLOM,
Governor of Illinois:

SIR:—I have the honor to submit herewith my Annual Report, exhibiting the business of Fire, Marine, and Inland Insurance, in the State of Illinois, for the year ending December 31, 1877, including the annual statements of companies filed in this department, as required by law.

The number of Fire, Marine, and Inland Insurance Companies complying with the laws of this State, and authorized to do business for the current year is one hundred and eighty-one. These companies may be classified as follows:

8	Joint Stock Companies of Illinois.
2	Mutual Companies of Illinois.
146	Joint Stock Companies of other States.
8	Mutual Companies of other States.
17	Foreign Companies.
181	

The number of District, County, and Township Mutual Fire Insurance Companies organized in this State and authorized to do business during the ensuing year is one hundred and nineteen.

Since the publication of my last report the Millers' Mutual Insurance Company of Alton organized under the act of March 11, 1869, as amended May 11, 1877. On examination by me, the company was found to be possessed of the amount of capital required of a mutual fire insurance company, and was authorized to commence business on November 3, 1877.

On the 6th day of August, 1877, I made an examination of the condition and affairs of the Empire Fire Insurance Company of Wheaton, Illinois, principal office located at Chicago, Illinois.

The capital stock was $186,500, which I found impaired fifty-one per cent.—or $95,693. I caused a requisition to be made upon the stockholders, in accordance with section 23 of act of March 11, 1869, to pay in within sixty days an amount sufficient to meet this impairment of fifty-one per cent. At the same time I authorized the company, if it so elected, to reduce the capital stock to one hundred and fifty thousand dollars, and make good, within the same period, the impairment of thirty-nine per cent. which would still exist on the capital stock so reduced. On the 15th day of October, and before the sixty days granted in the requisition had expired, the company reduced its capital stock to one hundred thousand dollars, under the provisions of an act approved March 26, 1872. (R. S. 1874, p. 294.) An information in the nature of a *quo warranto* was then filed, at my instance, by the Attorney General, in the Criminal Court of Cook County, requiring the company to show by what authority it established and maintained an agency in the city of Chicago with a capital stock less than one hundred and fifty thousand dollars. By agreement of parties, the venue was changed to the Circuit Court of Grundy county, and final judgment was rendered affirming the right of the company to do business in Chicago with a capital stock less than one hundred and fifty thousand dollars, because of the special privileges conferred in the charter of the company. By a writ of error this decision of the Circuit Court was carried to the Supreme Court for review. The case was argued and submitted to the court at the January term, 1878, but a decision has not yet been rendered.

Upon receipt of the annual statement for December 31, 1877, and further investigation of its affairs, I became satisfied that the assets of the company were insufficient to justify its continuance in business. I therefore declined to issue the company a certificate of authority for 1878, and reported its condition to the Attorney General.

The Farmers' Insurance Company of Freeport, which ceased to do business on or about December 31, 1876, has furnished evidence that it has satisfied all debts and claims of every description against the company, and has voluntarily retired from business.

The Receiver of the Peoria Marine and Fire Insurance Company filed in this office, on the 17th day of January, 1878, an order of the Circuit Court of Peoria County showing final settlement of the affairs or the company and ordering the discharge of the Receiver.

It does not appear that any material progress has been made during the year towards closing up the affairs of any of the other fire insurance companies in the hands of Receivers.

Since the date of my last report, authority to do business in this State has been given to fourteen Fire and Fire-Marine Insurance Companies that had not, prior to the date of such authority, been doing business in Illinois.

Table No. 1 gives the name, location, date of admission, and amount of paid up capital stock of each company so admitted. Each company named has complied with all the requirements of the Insurance Laws of this State.

TABLE No. 1.

Fire and Fire-Marine Insurance Companies of other States and Foreign Countries admitted to transact business in the State of Illinois, from date of last report to March 12th, 1878.

Name of Company.	Location.	Date of Admission.	Capital.
Alliance	Boston.....Mass.	1877, July 12	$200,000 00
American Exchange Fire	New York.....N. Y.	" Nov. 19	200,000 00
British and Foreign Marine	Liverpool.....Eng.	" Aug. 6	1,042,000 00
Boatman's Fire and Marine	Pittsburgh .....Pa.	1878, Feb. 8	175,500 00
Clinton Fire	New York.....N. Y.	1877, June 25	250,000 00
Commercial Fire	New York.....N. Y.	" July 18	200,000 00
Commomwealth	Boston.....Mass.	" May 14	500,000 00
Guardian Fire	New York.....N. Y.	1878, Feb. 18	200,000 00
LaFayette Fire	Brooklyn.....N. Y.	1877, July 21	150,000 00
Lenox Fire	New York..... N. Y.	" Sept. 4	150,000 00
Newark Fire	Newark.....N. J.	" June 21	.....
North German Fire	Hamburg..... .Germany	" Dec. 14	225,000 00
Rutgers Fire	New York..... .....N. Y.	" July 30	200,000 00
Trans-Atlantic	Hamburg.....Germany	" Nov. 1	225,000 00
	Total		$3,717,500 00

Table No. 2 gives the name, location and capital of each Fire and Fire-Marine Insurance Company of other States which has ceased to do business in this State since the date of my last report:

TABLE No. 2.

Name and Location of all Companies of other States and Foreign Countries doing business in Illinois, at or since the date of last report, which do not appear in this report; also showing the amount of paid up Capital.

Name of Company.	Location.	Paid up Capital
Arctic Fire	New York.....N. Y.	$200,000 00
Atlas	Hartford.....Conn.	200,000 00
Bangor	Bangor.....Maine	201,520 00
Brewers and Maltsters	New York.....N. Y.	200 000 00
British and Foreign Marine	Liverpool..... Eng.	1,042,000 00
City	Providence.....R. I.	100,000 00
City Fire	Richmond .....Va.	200,000 00
Citizens	Newark..... .....N. J.	200,000 00
Clay Fire and Marine	Newport..... .....Ky.	100,000 00
Commercial	St. Louis.....Mo.	500,000 00
Commercial Fire	Richmond.....Va.	173,012 50
Exchange Fire	New York.....N. Y.	200,010 00
Franklin	Wheeling .....West Va.	150,000 00
Franklin Fire	New York.....N. Y.	200,000 00
Germania	New Orleans..... .....La.	200,000 00
German-American	Pittsburgh..... .....Pa.	100,000 00
Globe	Boston... .....Mass.	200,000 00
Guaranty Fire	New York.....N. Y.	200,000 00
Homestead Fire	Watertown.....N. Y.	200,000 00
Manayunk	Philadelphia.....Pa.	200,000 00
Michigan State	Adrian..... .....Mich.	150,000 00
Old Dominion	Richmond.....Va.	200,000 00
Paterson	Paterson.....N. J.	202,700 00
Phœnix	St. Louis.....Mo.	150,000 00
Philadelphia Fire	Philadelphia.....Pa.	200,000 00
Reading Fire	Reading.....Pa.	200,000 00
Residence Fire	Cleveland..... ..... Ohio	200,000 00
Richmond Fire Association	Richmond .....Va.	200,000 00
St. Louis	St. Louis .....Mo.	240,000 00
Sun Fire	Philadelphia.....Pa.	200,000 00
United States	St. Louis.....Mo.	150,000 00
	Total	$6,859,242 50

The following is a schedule showing the amount and description of all securities now held by this department for the protection of policyholders, with name and location of companies to which they belong:

Schedule of Securities.

Name of Company.	Location.	Kind of Securities.	Par val. of stock.	
City Fire	Virginia	City of Richmond bonds		$11,000
Commercial Fire	"	" " " "		10,588
Granite	"	10-40 United States bonds	$5,000	
"	"	City of Richmond bonds	4,000	
				9,000
Lynchburg	"	Missouri 6 per cent		10,000
Merchants and Mechanics	"	10-40 United States bonds		11,000
Richmond Fire Association	"	" " " "		10,000
Virginia Fire and Marine	"	" " " "		10,000
Virginia State	"	City of Richmond "		10,000
		Total		$81,588

These securities are deposited under the provisions of the reciprocal section of the insurance law of this State (act of March 11, 1869, section 29), as the laws of the State in which the companies are located require a similar deposit before admitting companies of this or other States to do business in that State.

The following tables, numbered from three to ten, inclusive, exhibit the general business done in the year 1877 by all the companies complying with the laws of this State.

They clearly and accurately set forth the assets, liabilities, income and expenditures of each company doing business in the State, and the profit and loss, ratio of losses to risks written, and ratio of losses to premiums received on all business done in this State during the year.

In computing the assets and liabilities of the several companies, securities deposited in other States and countries, which are held for the exclusive protection of the companies' policyholders therein, have been deducted from the gross assets, and the liabilities in such States and countries have been deducted from the gross liabilities of the companies, for the reason that companies should not have credited to them as assets upon which to do business in this State funds, deposited with the authorities of other States, as security for the local creditors or policyholders therein.

TABLE NO. 3.

Detailed Statement of Assets of each Fire and Fire-Marine Insurance Company complying with the Insurance Laws of Illinois, as shown by their Annual Statements, for the year ending December 31, 1877.

I. JOINT AND MUTUAL STOCK COMPANIES OF THIS STATE.

Name of Company.	Real Estate owned by Company.	Loans on Bonds and Mortgages.	Bonds and Stocks owned by Company.	Loans on Collaterals.	Cash in office and in Bank.	Interest Due and Accrued.	Premiums in due course of Collection.	All other Admitted Assets.	Aggregate amount of Available Assets.
American .....Ill.	$5,500 00	$339,818 39	$50,760 00	$295,440 00	$59,391 38	$12,382 33	$41,279 51	$97,652 70	$902,224 31
Firemen's.....Ill.	27,900 00	75,209 93	18,792 00	8,729 23	3,554 19	3,611 01	3,234 63	.....	141,030 99
Forest City.....Ill.	.....	32,700 00	.....	58,476 37	8,018 95	4,353 38	76 50	77,093 86	180,719 06
German.....Ill.	11,000 00	275,519 52	51,039 33	.....	59,603 21	10,727 16	20,621 65	26,566 46	455,077 33
German Ins. and Sav. Inst.....Ill.	1,846 55	144,876 65	.....	33,563 12	12,152 06	11,412 15	461 25	294 00	204,105 78
German Fire of Peoria.....Ill.	.....	93,700 00	.....	4,400 00	8,209 59	4,549 89	3,255 86	1,375 33	115,490 67
Millers' Mutual Fire.....Ill.	.....	.....	.....	.....	6,700 96	.....	265 00	.....	6,965 96
Millers' National.....Ill.	.....	.....	.....	.....	9,396 10	.....	23,734 26	16,890 73	50,021 09
Rockford.....Ill.	6,065 00	349,080 75	23,180 00	52,296 38	41,456 35	15,707 88	100 00	166,588 00	654,476 36
Traders'.....Ill.	11,432 24	.....	678,912 50	3,823 66	63,493 12	813 64	36,033 70	17,812 57	812,321 43
Totals.....	$63,743 79	$1,310,405 24	$822,683 83	$456,728 76	$271,977 91	$68,557 44	$129,062 36	$404,278 65	$3,522,432 98

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire .....N. Y.	.....	.....	$192,002 00	$44,700 00	$16,153 64	$2,463 40	$18,852 05	.....	$274,171 09
Ætna.....Conn.	$365,000 00	$94,060 00	5,211,640 69	5,000 00	605,246 82	16,898 49	486,021 15	.....	6,783,867 15
Ætna.....N. Y.	9,797 70	103,600 00	109,935 00	5,500 00	13,426 82	2,997 80	9,001 13	.....	254,258 45
Agricultural.....N. Y.	107,181 90	558,947 42	104.175 00	80,652 26	139,355 24	27,604 95	83,870 60	$11,883 19	1,113,070 56
Allemannia Fire.....Penn.	86,600 00	70,648 60	94,190 00	.....	14,728 01	5,305 14	14,200 01	22,108 21	307,779 97
Alliance.....Mass	70,300 00	27,200 00	120,241 25	58,817 00	23,805 12	2,930 60	17,931 86	520 97	321,746 80
Amazon.....Ohio	256,660 00	181,284 28	138,008 24	17,210 60	2,330 71	21,996 22	29,656 15	11,208 15	658,353 75
American Fire.....Penn.	150,100 00	422,439 50	466,806 00	69,078 98	85,082 12	15,989 54	22,747 52	41,417 60	1,273,661 26
American Central.....Mo.	.....	.....	717,000 00	.....	32,556 42	.....	47,384 70	.....	796,941 12
American Exchange Fire.....N. Y.	20,000 00	11,800 00	195,455 75	56,600 00	6,266 11	2,182 06	3,165 54	.....	294,469 46
Amity.....N. Y.	4,500 00	8,000 00	179,950 00	6,920 00	4,504 89	1,028 94	8,038 27	9,423 83	222,365 93
Atlantic.....N. Y.	.....	94,500 00	211,562 50	53,600 00	45,889 39	895 05	20,301 01	.....	426,747 95
Atlantic Fire and Marine .....R. I.	145,780 26	.....	101,636 00	.....	155 82	.....	10,194 25	3,717 88	261,484 21
Aurora Fire and Marine.....Ohio	3,991 30	88,870 09	77,845 12	2,500 00	4,421 38	6,016 56	18,942 23	5,629 16	208,215 84

Table No. 3—Continued.

Name of Company.	Real Estate owned by Company.	Loans on Bonds and Mortgages.	Bonds and Stocks owned by Company.	Loans on Collaterals.	Cash in office and in Bank.	Interest due and Accrued.	Premiums in due course of Collection.	All other Admitted Assets.	Aggregate amount of Available Assets.
Ben Franklin.....Penn.	$41,617 17	$107,624 44	.....	.....	$10,133 57	$3,272 45	$7,041 18	$16.652 97	$186,341 78
Boatman's Fire and Marine.....Penn.	10,594 06	94,350 00	$76,136 00	$6,548 85	21,415 96	6,364 40	8,888 79	2,708 31	222,006 37
Boylston Mutual..... .....Mass.	.....	275,161 23	400,176 50	78,617 90	113,968 82	8,616 28	13,996 64	81,336 84	971,874 21
Buffalo.....N. Y.	.....	.....	212,000 00	.....	71.125 20	1,700 00	6,440 71	20,313 45	311,579 36
Buffalo German.....N. Y.	275,000 00	35,150 00	298,210 27	18,750 00	49,271 64	2,126 41	28,271 37	294 57	702,074 26
Citizens..... .....Mo.	20,900 00	17,200 00	356,879 00	.. ..	4,713 60	528 00	17,509 21	....	417,729 81
Citizens.....N. Y.	94,317 46	143,250 00	465,310 00	161,250 00	25,995 65	5,008 80	11,624 52	737 50	907,493 43
Clinton Fire.....N. Y.	.....	50,400 00	320,090 00	21,700 00	49.025 57	1,058 91	6,287 60	1,753 63	450,315 71
Columbia Fire.....N. Y.	.....	27,350 00	562,713 59	35,650 00	2,615 94	841 79	7,197 00	1,530 00	337,898 32
Commerce Fire.....N. Y.	.....	36,000 00	200,686 25	.....	1,010 03	180 00	2,503 16	.....	240,379 44
Commercial Fire..... .....N. Y.	....	72,450 00	357,066 25	1,500 00	21,513 34	2,361 36	60,443 91	....	515,334 86
Commonwealth.....Mass.	....	173,000 00	357,754 13	59,175 00	23,682 81	5,178 25	28,200 38	.....	646,990 57
Continental.....N. Y.	699,800 00	633,000 00	1,072,692 50	402,460 00	183,411 64	22.831 95	147,237 22	12,500 00	3,173,933 31
Connecticut Fire.....Conn.	....	141,000 00	956,915 00	74,887 77	97,576 33	42,984 23	.....	.....	1,313,313 33
Detroit Fire and Marine.....Mich.	18,012 02	374,551 94	82,787 50	5,000 00	22,734 03	18,186 24	10,462 87	7,152 16	448,886 76
Dwelling House..... .....Mass.	....	148,000 00	135,520 00	60,000 00	13,417 19	7,324 91	234 77	.....	364,496 87
Eliot..... .....Mass.	.....	108,000 00	262,382 50	2,500 00	6,962 30	5,691 58	8,265 04	883 33	394,654 75
Enterprise Fire and Marine.....Ohio	147,927 81	24,200 00	170,050 00	.....	16,160 82	1,800 04	17,350 43	32,092 65	409,581 75
Equitable Fire and Marine.....R. I.	120,000 00	15,000 00	174,100 00	3,705 00	13,950 27	.....	13,675 44	1,993 75	342,424 46
Equitable Fire..... .....Tenn.	.....	519 43	265,793 00	.....	16,450 61	10,909 93	17,321 39	....	310,994 39
Fairfield Fire.....Conn.	60,389 62	113,225 00	75,728 75	14,676 63	20,653 45	8,587 63	17,253 88	2,503 45	313.018 41
Fame.....Penn.	10,000 00	126,500 00	35,400 00	11,300 00	6,714 48	3,704 60	10,544 79	.....	204,163 87
Faneuil Hall.....Mass.	20,160 00	142,950 00	285,733 21	1,000 00	10,076 50	7,919 10	43,142 17	5,536 27	516,517 25
Farragut Fire.....N. Y.	22,444 67	46,900 00	231,025 00	87,500 00	26,631 17	2,470 52	7,283 30	128 00	424,382 66
Firemen's Fire.....Mass.	.....	181,500 00	444,247 50	32,000 00	7,973 59	8,885 42	10,210 53	.....	684,817 04
Firemen's.....Ohio	10,103 74	49,577 27	240,282 00	44,385 67	21,583 83	5,038 54	20,388 95	19,114 96	410,424 96
Firemen's.....N. J.	121,000 00	666,819 00	195,606 50	.....	23,040 16	19,014 07	6,403 07	1,442 50	1,033,325 30
Fireman's Fund..... .....Cal.	225,000 00	152,364 00	119,685 00	58,456 00	55,612 63	2,259 57	45,258 45	30,007 81	688,637 46
Fireman's Trust..... .....N. Y.	. .....	22,300 00	228,882 50	900 00	16,616 95	711 67	5,032 56	....	274,443 68
Firemen's Fund..... .....N. Y.	.....	21,200 00	155,015 00	7,110 00	10,837 32	283 11	12,974 01	.....	207,424 44
Fire Association of Phila.....Penn.	66,920 70	1,321,711 77	1,451,279 85	.....	125,049 33	26,590 23	136,720 07	113 60	3,128,385 55
First National Fire.....Mass.	.....	166,925 00	66,404 88	33,365 50	29,060 59	3,659 98	11,526 61	.....	310,932 56
Franklin..... .....Mo.	26,000 00	....	222,900 00	.....	19,215 68	.....	8,852 11	.....	276,967 79
Franklin Fire..... ..Penn.	171,250 00	2,419,089 15	376,205 00	34,175 00	210,250 81	45,676 22	46,443 31	856 25	3,303,445 74
Franklin.....Mass.	87,000 00	45,300 00	132,148 75	29,461 00	8,185 38	4,644 04	7,118 76	1,735 19	265,593 12
Franklin..... ... .Ohio	6,500 00	44,929 50	143,750 00	34,079 36	23,544 36	4,958 22	3,400 00	....	261,156 44

German Fire.....Penn.	20,646 46	228,557 96	32,470 50	4,000 00	23,259 36	7,749 30	9,899 57	109 54	326,692 91
Germania Fire.....N. Y.	60,838 55	560,500 00	741,650 00	76,100 00	87,729 62	22,996 12	2,905 96	71,600 55	1,624,320 79
Germania .....N. J.	67,500 00	146,485 00	14,423 75	8,500 00	9,585 39	8,028 83	8,255 02	882 50	256,659 99
German American.....N. Y.	.....	.....	1,773,200 00	286,200 00	170,489 85	.....	69,819 21	.....	2,299,709 06
Girard Fire and Marine.....Penn.	275,000 00	390,866 65	313,311 00	6,950 00	65,780 20	10,858 67	20,863 36	3,552 44	1,096,673 82
Glens Falls.....N. Y.	14,200 00	366,558 50	364,575 00	11,000 00	74,899 90	4,741 53	14,546 10	443 37	850,764 40
Granite.....Va.	.....	81,712 29	38,900 50	54,148 80	6,501 99	3,985 54	14,284 84	682 65	200,116 71
Guardian.....N. Y.	.....	23,800 00	232,320 00	2,700 00	4,557 68	985 84	8,337 49	.....	272,701 01
Hanover Fire.....N. Y.	2,725 95	246,750 00	1,148,598 75	40,750 00	91,454 77	4,541 44	41,806 51	43,571 06	1,614,198 48
Hartford Fire.....Conn.	363,175 50	916,316 57	1,351,682 97	50,000 00	192,800 05	46,289 16	264,170 92	18,678 22	3,192,913 49
Hekla Fire.....Wis.	.....	156,794 95	.....	9,860 07	40,612 63	5,000 00	3,406 33	6,011 70	221,685 68
Hoffman Fire.....N. Y.	.....	171,498 00	172,737 50	4,059 00	14,413 43	4,585 39	10,115 95	.....	377,345 27
Home .....N. Y.	12,500 00	2,016,903 80	3,351,698 00	314,215 47	161,727 56	65,212 39	143,075 33	.....	6,065,526 75
Home.....N. J.	58,822 91	104,725 00	88,957 00	2,100 00	11,470 66	3,623 57	16,898 93	.....	281,608 07
Home .....Ohio	34,500 00	88,571 70	129,000 00	10,498 66	37,628 77	16,504 81	52,071 31	15,958 58	384,833 83
Howard.....N. Y.	115,000 00	41,950 00	549,821 00	2,250 00	16,036 00	3,959 84	15,518 43	1,963 33	746,518 60
Hudson.....N. J.	15,336 68	59,500 00	95,429 75	56,056 38	15,002 99	5,794 16	4,891 38	25,959 41	277,964 75
Humboldt.....N. J.	46,913 04	178,817 00	.....	300 00	14,582 63	9,167 53	15,854 41	250 00	260,334 61
Ins. Co. of North America.....Penn.	100,000 00	1,609,210 00	3,351,697 00	137,743 93	567,417 99	84,662 00	333,698 90	202,099 68	6,486,729 70
Ins. Co. of the State of Penn Penn.	16,496 60	160,850 00	218,445 00	70,000 00	97,875 22	7,517 50	24,406 19	12,917 75	608,507 26
Irving.....N. Y.	.....	55,600 00	212,904 25	6,000 00	2,017 20	865 45	5,983 43	.....	282,822 33
Jefferson.....Mo.	25,000 00	39,166 56	201,132 49	2,150 00	11,182 96	1,875 85	8,696 80	110 00	264,317 65
Kenton.....Ky.	8,875 42	51,092 42	140,483 63	10,100 00	8,777 65	8,195 40	10,925 95	9,046 57	247,497 04
Kings County Fire.....N. Y.	95,730 00	78,822 00	169,745 00	14,100 00	17,247 97	6,467 52	7,167 88	833 33	389,613 70
LaFayette Fire.....N. Y.	.....	102,850 00	226,100 00	11,350 00	12,029 10	1,281 57	9,484 96	409 00	362,504 63
Lamar.....N. Y.	.....	77,400 00	288,820 00	9,300 00	16,560 07	.....	10,390 06	835 00	396,305 13
Lancaster Fire.....Penn.	25,800 00	99,254 51	92,311 25	50,375 00	28,377 63	8,045 46	10,719 48	221 25	315,104 58
Lenox Fire.....N. Y.	.....	16,500 00	183,903 53	24,500 00	4,075 95	837 26	5,238 99	.....	235,055 73
Lorillard.....N. Y.	.....	73,600 00	249,256 25	77,200 00	23,732 49	5,143 55	12,356 50	.....	441,288 79
Lynchburg Fire.....Va.	1,800 00	8,576 99	94,940 00	.....	22,725 85	.....	4,784 22	150,966 65	283,793 71
Manufacturers F. and M.....Mass.	80,000 00	82,400 00	319,200 00	255,237 00	311,075 14	9,106 47	22,780 92	79,269 56	1,159,030 08
Manufacturers.....N. J.	33,216 65	166,800 00	15,680 00	32,678 70	25,765 57	5,827 83	19,674 48	978 28	300,116 51
Manhattan Fire.....N. Y.	11,515 43	192,360 69	320,125 00	24,925 00	95,795 83	6,136 75	76,747 49	18,130 41	745,739 06
Mechanics and Traders Fire.....N. Y.	35,000 00	292,900 00	162,750 00	14,600 00	40,424 28	2,688 12	11,542 19	1,727 00	561,626 59
Merchants.....R. I.	.....	40,323 54	249,990 00	.....	55,563 65	4,017 32	16,413 68	.....	366,308 19
Merchants.....N. J.	110,820 05	391,355 00	337,601 25	53,825 00	46,694 16	21,354 11	35,416 82	225 00	1,045,291 39
Merchants .....Mo.	11,709 50	58,167 12	52,000 00	13,065 00	44,605 72	2,752 76	3,563 87	22,448 60	208,327 57
Merchants.....N. Y.	.....	294,000 00	156,602 50	20,450 00	18,538 75	12,714 34	11,156 94	.....	513,457 53
Merchants and Mechanics.....Va.	21,865 00	5,042 14	158,854 40	22,473 78	7,223 88	5,006 68	17,669 19	6,060 88	243,495 95
Mercantile Mutual.....N. Y.	.....	.....	431,712 00	9,090 00	40,534 96	4,827 00	128,712 39	277,396 57	891,782 39
Mercantile.....Ohio.	.....	91,586 68	188,425 00	8,500 00	38,842 06	5,133 46	3,002 56	26,788 44	362,278 19
Mercantile Marine.....Mass.	.....	26,500 00	554,819 00	12,600 00	62,526 69	6,180 68	1,666 89	55,464 50	719,207 91
Meriden Fire.....Conn.	.....	1,800 00	213,358 75	42,900 00	32,559 33	1,985 40	26,964 88	.....	319,517 86
Mississippi Valley.....Tenn.	15,000 00	11,225 00	92,406 00	96,068 93	20,017 58	2,283 47	18,679 70	4,963 30	260,663 93
Mobile Fire Department.....Ala.	19,640 70	18,624 21	121,200 00	24,604 56	14,415 57	2,553 08	29,232 77	28,909 71	259,180 85

Table No. 3.—Continued.

Name of Company.	Real estate owned by Company.	Loans on Bonds and Mortgages.	Bonds and Stocks owned by Company.	Loans on Collaterals.	Cash in office and in Bank.	Interest due and Accrued.	Premiums in due course of Collection.	All other Admitted Assets	Aggregate amount of Available Assets.
National Fire.....N. Y.	$4,000 00	$221,450 00	$111,756 25	.....	$38,972 92	$3,829 58	$11,266 07	$900 00	$392,176 22
National Fire.....Conn.	10,775 01	412,500 00	519,695 00	$600 00	47,896 54	24,756 42	.....	24,500 00	1,040,722 97
National Fire.....Md.	55,000 00	.....	206,626 00	1,100 00	7,094 26	2,733 00	1,087 47	429 16	274,069 89
Neptune Fire and Marine.....Mass.	.....	10,000 00	424,472 50	29,000 00	18,810 41	7,196 16	6,779 67	115,744 92	612,002 66
Newark City Fire.....N. J.	84,500 00	113,700 00	56,101 25	.....	40,447 71	4,760 64	5,557 52	1,071 58	307,728 70
New Hampshire Fire.....N. H.	.....	.....	365,025 00	77,896 29	27,093 96	4,963 02	7,173 69	889 69	482,971 65
New Orleans Ins. Association.....La.	94,261 71	191,545 42	80,901 22	.....	67,537 63	26,619 65	45,992 65	87,057 76	506,016 04
New York Central.....N. Y.	1,600 00	127,770 00	44,600 00	6,105 57	34,639 29	4,100 04	17,710 59	4,553 71	241,079 23
New York City.....N. Y.	.....	.....	223,405 00	.....	11,485 60	.....	11,028 75	.....	245,919 35
Niagara Fire.....N. Y.	22,500 00	114,960 00	930,495 00	175,900 00	26,010 00	14,092 00	84,632 00	.....	1,368,579 00
Northern.....N. Y.	33,400 00	169,478 12	83,712 50	23,545 55	32,662 06	10,661 69	21,844 13	177 11	376,481 16
Northwestern National.....Wis.	.....	151,000 00	566,625 00	.....	86,188 40	2,455 33	23,618 01	3,515 61	853,395 35
Orient.....Conn.	26,767 51	144,800 00	515,851 50	28,990 00	19,120 64	14,174 24	28,585 32	.....	778,279 01
Pacific Fire.....N. Y.	75,000 00	202,550 00	383,792 50	25,475 00	3,052 90	5,255 80	6,149 39	.....	706,275 09
Park Fire.....N. Y.	.....	.....	319,525 00	.....	4,849 38	6,787 50	4,445 88	.....	335,607 76
Pennsylvania Fire.....Penn.	96,700 06	417,007 00	1,066,619 59	1,000 00	34,679 44	15,364 39	73,110 94	.....	1,704,481 38
People's.....Newark, N. J.	151,645 65	129,208 00	116,525 00	40,024 69	44,743 55	6,431 82	11,462 87	5,285 89	515,227 47
People's Fire.....Trenton, N. J.	.....	278,950 00	256,033 00	12,775 00	23,905 94	8,084 62	29,619 98	.....	609,368 54
Phenix.....N. Y.	280,000 00	250,125 00	1,370,968 61	87,962 22	428,019 35	14,476 11	82,706 15	74,744 01	3,589,001 45
Phoenix.....Conn.	135,000 00	53,000 00	1,594,612 42	173,523 00	320,132 45	3,592 59	155,450 81	883 33	2,436,194 66
Prescott.....Mass.	.....	80,000 00	272,527 50	6,000 00	21,314 12	3,358 07	13,872 06	.....	397,571 75
Providence Washington.....R. I.	.....	.....	490,550 00	.....	57,647 74	3,109 00	21,143 38	34,615 25	606,965 37
Relief Fire.....N. Y.	4,500 00	68,479 31	149,405 00	53,550 00	24,004 21	4,808 00	9,094 56	.....	313,836 08
Resolute Fire.....N. Y.	.....	12,000 00	165,838 12	.....	8,451 18	1,195 00	6,809 27	503 52	189,797 19
Revere Fire.....Mass.	.....	67,000 00	171,862 50	3,050 00	13,948 94	2,428 05	15,954 01	.....	274,243 50
Rochester German.....N. Y.	1,961 14	142,920 00	127,062 50	.....	31,315 74	5,627 50	10,216 17	.....	369,103 05
Rochester.....Penn.	3,700 00	85,337 50	.....	.....	6,310 30	3,065 55	10,921 33	10,464 28	182,299 05
Roger Williams.....R. I.	.....	75,000 00	191,285 00	.....	26,662 16	5,445 51	56,624 52	30,022 57	385,059 76
Rutgers Fire.....N. Y.	79,500 00	248,710 00	57,975 00	43,550 00	7,897 79	5,266 50	3,184 13	.....	446,083 42
Safeguard Fire.....N. Y.	.....	31,000 00	308,515 00	18,600 00	19,167 09	1,029 80	12,777 33	2,100 00	393,189 22
Security.....Conn.	.....	14,900 00	285,294 00	6,000 00	36,609 93	1,376 58	23,256 54	18,583 36	386,030 41
Shawmut.....Mass.	.....	50,500 00	511,566 00	.....	11,673 88	4,810 21	33,189 21	28,225 19	639,964 49
Shoe and Leather.....Mass.	.....	45,000 00	490,006 24	.....	39,636 48	6,356 56	19,525 58	73,226 26	673,751 12
Springfield Fire and Marine.....Mass.	134,900 00	394,599 55	851,900 00	23,170 71	105,392 77	29,658 42	95,005 74	1,312 52	1,636,029 71
Star Fire.....N. Y.	16,000 00	121,100 00	161,256 25	59,575 50	22,046 51	3,830 27	14,215 00	400 00	418,423 53
Standard Fire.....N. J.	200 00	171,104 00	60,129 00	13,840 71	20,462 80	7,964 79	30,302 83	2,130 00	306,625 07

Standard Fire.....N. Y.	.....	50,500 00	334,800 00	2,000 00	14,572 89	831 22	5,544 39	.....	408,248 49
St. Joseph Fire and Marine.....Mo.	23,993 28	100,309 36	182,042 50	40,867 50	52,533 54	14,752 24	28,262 47	.....	442,760 91
St. Nicholas Fire.....N. Y.	.....	63,750 00	199,727 00	.....	7,109 12	1,818 00	12,650 00	4,324 27	289,373 39
St. Paul Fire and Marine.. ..Minn.	110,814 45	117,961 33	171,251 03	298,603 88	54,639 47	22,629 32	68,315 25	18,841 69	858,056 42
Toledo Fire and Marine.....Ohio	.....	103,800 00	18,440 00	28,375 36	74,301 66	7,870 18	10,873 41	12,719 74	251,380 35
Trade .....N. J.	.....	105,883 33	95,690 00	34,096 00	8,856 86	4,375 24	17,669 15	17,770 17	284,342 75
Tradesmen's Fire.....N. Y.	.....	115,700 00	245,818 75	.....	8,406 71	8,183 25	7,072 92	583 33	380,764 96
Union.....Penn.	.....	.....	219,790 61	52,000 00	20,253 26	7,311 95	15,301 89	18,504 75	333,162 48
Union Marine and Fire.....Texas	.....	13,000 00	141,621 00	51,461 00	22,431 85	899 44	10,206 74	7,616 87	247,146 90
Virginia Fire and Marine..... ....Va.	61,704 07	252,582 06	55,828 00	6,635 20	12,216 11	25,754 17	87,563 19	72,295 94	724,578 73
Virginia State .....Va.	2,000 00	71,173 39	139,389 00	7,685 81	10,512 73	11,087 22	4,175 81	4,215 28	250,139 24
Washington Fire and Marine...Mass	.....	99,000 00	517,464 00	78,986 78	11,734 03	4,101 42	8,945 03	98,798 77	809,030 03
Watertown Fire.....N. Y.	6,000 00	380,634 12	106,000 00	75,465 91	64,202 27	20,421 33	86,525 29	.....	741,268 92
Westchester Fire.....N Y.	28,000 00	177,350 00	529,681 25	23,100 00	37,936 12	8,489 00	87,058 95	1,524 65	893,141 97
Williamsburg City Fire.....N. Y.	78,201 07	246,920 00	359,896 00	70,540 00	33,254 54	12,284 71	36,140 92	100 00	836,836 24
Totals.....	$6,751,499 64	$25,388,025 70	$54,827,166 65	$5,374,186 18	$7,333,527 36	$1,209,089 29	$4,608,770 84	$2,314,803 41	$108,806,998 57

III. MUTUAL COMPANIES OF OTHER STATES.

American.....N. J.	$186,155 37	$896,462 89	$286,250 00	....	$51,834 76	$13,936 66	$13,015 35	$853 36	$1,347,508 39
Farmers' Fire.....Penn.	37,500 00	123,899 68	125,173 75	8,300 00	85,320 88	4,477 84	21,071 27	11,220 27	361,963 69
Lycoming Fire .....Penn.	50,000 00	7,837 00	16,700 00	....	77,643 95	1,328 38	115,970 29	188,742 98	458,222 60
Millville Mutual M & F.. .....N. J.	16,000 00	4,000 00	42,153 00	5,806 00	17,759 88	1,195 47	28,869 82	98,682 42	214,466 09
Milwaukee Mech. Mutual.... ...Wis.	43,420 00	35,363 15	372,067 00	6,060 00	44,110 77	2,244 00	21,697 90	1,750 00	526,652 82
Newark Fire.....N. J.	57,000 00	434,325 00	115,272 25	....	40,441 78	12,582 93	11,274 00	846 87	671,762 83
Orient Mutual.....N. Y.	249,455 58	.....	583,932 33	....	254,729 43	....	114,628 23	359,205 97	1,561,951 54
Pacific Mutual.....N. Y.	....	.....	383,330 00	124,500 00	150,355 17	404 75	28,944 81	126,205 42	806,740 15
Totals.....	$588,530 95	$1,501,957 72	$1,874,878 33	$139,606 00	$672,196 62	$36,120 03	$350,471 17	$787,507 29	$5,951,268 11

Table No. 3.—Continued.

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Name of Company.	Real Estate owned by Company.	Loans on Bonds and Mortgages.	Bonds and Stocks owned by Company.	Loans on Collaterals.	Cash in office and in Bank.	Interest due and Accrued.	Premiums in due course of Collection.	All other admitted Assets	Aggregate amount of Available Assets.
Commercial Union Assurance...G. B.			$789,781 25	$19,738 04	$75,857 94		$92,750 04	$7,917 29	$984,534 56
Hamburg Bremer Fire.....Ger.			486,226 25		72,210 96		33,473 20		590,910 41
Imperial Fire .....G. B.			586,895 75		20,046 28		7,427 94		614,369 97
LaCaisse Generale ..... France			272,175 00		68,625 37		61,709 44	25,737 77	428,247 58
Lancashire.. .....Eng.			710,218 75		14,601 85		18,906 92		743,727 02
Liverpool & London & Globe Eng	$555,000 00	$924,719 83	1,496,587 50		364,430 60	$34,120 06	278,819 59	77,223 92	3,729,901 00
London Assurance Corporation Eng		7,044 51	673,562 50		75,282 78		13,422 61		769,312 40
North British and Mercantile...G. B.			1,279,475 00		117,093 99			53,467 30	1,450,036 29
Northern Assurance.....G. B.			362,583 75		20,046 29		7,427 93		390,057 97
North German Fire..... ..Ger.			287,131 91		865 21		6,028 18		294,025 30
Queen .....G. B.	214,517 00		895,525 00		151,543 09		20,582 94		1,282,168 03
Scottish Commercial.. .....G. B.			391,625 00		55,839 78	1,268 79	84,260 92	6,997 47	539,981 96
Trans Atlantic Fire.. .....Ger.			231,550 00		17,189 92		6,283 06	150 00	255,122 98
Totals...	$769,517 00	$931,763 84	$8,460,337 66	$19,738 04	$1,063,083 56	$35,388 85	$631,072 77	$171,493 75	$12,072,395 47

V. FOREIGN COMPANIES—HOME OFFICES.

British Amer. Assurance.....Canada	$113,446 78	$24,744 47	$777,514 12	.....	$55,120 86	$7,186 49	$41,537 73	$31,797 59	$1,091,297 99
Royal..... ..... Eng.	1,050,816 62	2,842,733 60	9,772,322 44	$5,045,615 56	504,692 50	210,770 52	383,428 37	511,386 29	20,326,765 80
Royal Canadian..... .....Canada	....	45,500 00	672,263 33	2,579 63	32,186 03	8,208 04	91,783 28	100,479 86	947,995 12
Western Assurance..... .....Canada	23,433 02	46,635 29	677,564 82	.....	86,792 03	7,514 17	109,742 82	30,438 41	1,184,120 56
Totals...	$1,187,696 87	$2,971,613 26	$12,099,664 71	$5,048,195 19	$708,791 42	$223,624 22	$631,492 15	$674,102 15	$23,550,179 47
Grand aggregate.....	$9,360,987 75	$32,603,765 76	$78,084,731 18	$11,038,404 17	$10,039,576 87	$1,572,759 83	$5,350,866 79	$4,352,180 25	$153,403,274 60

Table No. 4.

Detailed Statement of Liabilities of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1877.

I. JOINT STOCK AND MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unear'ed premiums on fire and inland and total premiums on marine risks.	Amount due on dividends, scrip, interest and for borrowed money	All other claims ag'nst the company other than paid up capital.	Paid up capital.	Aggregate amount of all liabilities.	Surplus as regards policyholders.	Surplus over paid up capital.	Impairment of capital.
American.....Ill.	$62,318 76	$363,378 14	.....	$8,222 32	$200,000 00	$633,919 24	$469,305 07	$269,305 07	.....
Firemen's.....Ill.	355 06	8,359 76	.....	2,693 42	100,000 00	111,408 28	129,622 73	29,622 73	.....
Forest City.....Ill.	405 00	62,383 76	.....	1,816 46	100,000 00	164,605 22	116,113 84	16,113 84	.....
German.....Ill.	12,900 23	123,652 52	.....	10,134 96	200,000 00	346,687 71	306,389 62	106,389 62	.....
German Ins. and Sav. Inst'n.....Ill.	.....	7,072 13	$15,168 00	2,845 61	74,500 00	99,585 74	179,020 04	104,520 04	.....
German Fire of Peoria.....Ill.	1,259 00	10,364 53	64 85	193 47	100,000 00	111,891 85	103,608 82	3,608 82	.....
Millers' Mutual Fire.....Ill.	.....	.....	.....	.....	Mutual.	.....	*6,965 96	.....	.....
Millers' National.....Ill.	5,300 93	.....	.....	5,625 60	Mutual.	10,926 53	*99,094 56	.....	.....
Rockford.....Ill.	10,915 38	275,336 00	.....	.....	100,000 00	386,251 38	388,224 98	288,224 98	.....
Traders'.....Ill.	9,717 15	157,155 49	.....	7,206 74	500,000 00	674,079 38	638,242 05	138,242 05	.....
Total.....	$103,171 55	$1,007,702 33	$15,332 85	$38,734 58	$1,874,500 00	$2,539,845 31	$2,357,587 67	$967,027 15	.....

* Exclusive of Deposit Notes.

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....N. Y.	$13,500 00	$40,452 37	$307 50	$1,800 00	$200,000 00	$256,059 87	$218,111 22	$18,111 22	.....
Ætna.....Conn.	214,994 81	1,729,529 06	.....	67,473 38	3,000,000 00	5,011,997 27	4,771,869 88	1,771,869 88	.....
Ætna.....N. Y.	5,800 00	26,144 91	.....	.....	200,000 00	231,944 91	222,813 54	22,813 54	.....
Agricultural.....N. Y.	44,327 96	656,217 63	585 00	.....	200,000 00	901,130 59	411,989 97	211,989 97	.....
Alemannia Fire.....Penn.	14,750 51	62,044 84	.....	2,805 00	200,000 00	279,099 35	228,680 12	28,680 12	.....
Alliance.....Mass	15,788 15	75,522 25	.....	3,723 31	200,000 00	295,033 71	226,713 09	26,713 09	.....
Amazon.....Ohio.	62,207 29	95,151 22	1,388 00	19,775 00	300,000 00	478,519 51	479,834 21	179,834 24	.....
American Fire.....Tenn.	19,081 00	178,124 18	855 00	278,362 59	400,000 00	871,422 77	802,288 49	402,288 49	.....
American Central.....Mo	67,810 84	213,590 87	1,070 00	6,635 62	300,000 00	589,107 38	507,833 79	207,833 79	.....
American Exchange Fire.....N. Y.	220 96	20,264 39	832 50	974 82	200,000 00	222,292 69	272,176 77	72,176 77	.....
Amity.....N. Y.	3,503 19	25,855 89	.....	913 25	200,000 00	230,272 33	192,093 60	.....	$7,906 40
Atlantic.....N. Y.	25,089 39	91,084 29	.....	3,002 10	200,000 00	319,075 78	307,872 17	107,872 17	.....
Atlantic Fire and Marine.....R. I.	9,079 13	38,783 58	12,158 35	10,460 38	200,000 00	268,441 39	193,042 82	.....	6,957 18
Aurora Fire and Marine.....Ohio	3,297 10	40,778 90	.....	1,048 21	100,000 00	145,124 21	168,091 68	68,091 68	.....

Table No. 4—Continued.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unear'd premiums on fire and inl'd and total premiums on marine risks.	Amount due on dividends, scrip, inter'st, and for borrowed money.	All other claims agai'st the company other than paid up capital.	Paid up capital.	Aggregate amount of all liabilities.	Surplus as regards policyholders.	Surplus over paid up capital.	Impairment of capital.
Ben. Franklin.....Penn.	$54,821 63	$29,891 13	$335 00	.....	$150,000 00	$185,758 76	$150,583 02	$583 02	.....
Boatman's Fire and Marine.....Penn.	882 47	20,571 91	.....	$1,200 00	175,500 00	198,154 38	199,351 99	23,851 99	.....
Boylston Mutual ..... Mass.	62,790 00	177,260 77	659 40	5,570 06	557,200 00	803,450 23	725,593 98	168,393 98	.....
Buffalo.....N.Y.	18,184 98	46,613 77	.....	.....	200,000 00	264,798 75	246,780 61	46,780 61	.....
Buffalo German..... .....N.Y.	10,718 05	106,391 77	.....	3,411 60	200,009 00	320,521 42	581,552 84	381,552 84	.....
Citizens..... .....Mo.	20,046 00	61,873 59	.....	.....	200,000 00	281,919 50	335,810 31	135,810 31	.....
Citizens..... ....N.Y.	10,620 00	122,467 26	300 80	3,235 11	300,000 00	436,623 17	770,870 26	470,870 26	.....
Clinton Fire.....N.Y.	15,742 00	43,677 36	.....	2,782 31	250,000 00	312,151 67	388,164 04	138,164 04	.....
Columbia Fire.....N.Y.	13,467 75	39,992 41	.....	541 66	300,000 00	354,001 82	283,896 50	.....	$16,108 50
Commerce Fire.....N.Y.	4,500 00	21,317 81	11,500 00	1,053 36	200,000 00	238,371 17	202,008 27	2,008 27	.....
Commercial Fire..... .....N.Y.	19,923 35	118,894 60	350 00	11,363 81	200,000 00	350,531 76	364,803 10	164,803 10	.....
Commonwealth.....Mass.	7,518 17	105,520 93	.....	3,057 88	500,000 00	616,096 98	530,893 59	30,893 59	.....
Continental.....N.Y.	138,371 99	983,069 21	35,991 08	20,000 00	1,000,000 00	2,177,432 28	1,996,501 03	996,501 03	.....
Connecticut Fire.....Conn.	22,925 00	209,982 54	.....	.....	1,000,000 00	1,282,907 54	1,080,405 79	80,405 79	.....
Detroit Fire and Marine.....Mich.	3,984 01	61,218 63	.....	633 39	250,000 00	315,836 03	423,050 73	173,050 73	.....
Dwelling House.....Mass.	.....	47,296 86	.....	171 00	300,000 00	347,467 86	217,029 01	17,029 01	.....
Eliot.....Mass.	6,186 00	53,447 47	.....	2,786 75	200,000 00	262,420 22	332,234 53	132,234 53	.....
Enterprise Fire and Marine .....Ohio	15,400 00	69,577 65	.....	2,126 25	300,000 00	387,103 90	322,477 85	22,477 85	.....
Equitable Fire and Marine.....R.I.	9,168 00	61,909 94	550 20	3,000 00	200,000 00	274,628 14	267,796 32	67,796 32	.....
Equitable Fire.....Tenn.	11,114 11	72,175 60	.....	.....	200,000 00	283,289 71	227,704 68	27,704 68	.....
Fairfield Fire.....Conn.	6,277 00	64,054 70	1,150 00	3,049 03	200,000 00	274,530 73	238,487 68	38,487 68	.....
Fame.....Penn.	6,500 00	17,255 08	.....	23,609 00	150,000 00	197,864 08	156,799 79	6,799 79	.....
Faneuil Hall .....Mass.	16,786 85	128,900 92	805 00	5,000 00	400,000 00	551,492 77	365,024 48	.....	34,975 52
Farragut Fire..... .....N.Y.	4,360 22	62,005 01	.....	3,429 31	200,000 00	269,794 54	354,588 12	154,588 12	....
Firemen's Fire .....Mass.	7,702 98	107,681 28	105 00	1,572 94	300,000 00	417,062 20	567,754 84	267,754 84	.....
Firemens.. . .....Ohio	18,158 30	68,601 98	1,104 00	12,498 83	250,000 00	350,357 61	310,067 85	60,067 85	.....
Firemens.....N.J.	9,085 77	119,406 53	3,774 80	999 11	400,000 00	533,266 21	900,059 09	500,059 09	.....
Firemans Fund.....Cal.	34,553 89	266,365 20	474 49	2,934 86	300,000 00	604,328 44	384,309 02	84,309 02	.....
Fireman's Trust..... .....N.Y.	8,543 25	32,861 62	.....	2,256 22	150,000 00	193,661 09	230,782 59	80,782 59	.....
Firemen's Fund.....N.Y.	17,515 00	50,532 24	500 00	1,883 00	150,000 00	220,430 24	136,994 20	.....	13,005 80
Fire Ass'n of Philadelphia.....Penn.	90,132 91	522,535 07	1,251 90	1,698,191 99	500,000 00	2,812,110 97	816,274 58	316,274 58	.....
First National Fire .....Mass.	12,395 67	66,279 51	.....	1,728 99	200,000 00	280,404 17	230,528 39	30,528 39	.....
Franklin .....Mo.	3,435 15	53,452 22	.....	1,827 81	200,000 00	258,215 18	218,752 61	18,752 61	.....
Franklin Fire.....Penn.	82,082 19	547,056 06	576 00	1,457,997 31	400,000 00	2,487,711 56	1,215,734 18	815,734 18	.....
Franklin..... .....Mass.	7,928 00	48,752 65	.....	621 93	200,000 00	257,302 58	108,290 54	8,290 54	....
Franklin.....Ohio	.....	30,605 50	.....	.....	200,000 00	230,605 50	230,550 94	30,550 94	.....

German Fire	Penn.		83,916 29			200,000 00	283,916 29	102,776 62	302,776 62	
German Fire	N. Y.	68,699 43	406,558 25			500,000 00	975,252 68	1,149,068 11	649,068 11	
Germania	N. J.	4,385 41	40,607 14		1,651 00	200,000 00	246,643 55	212,016 44	12,016 44	
German American	N. Y.	99,228 77	522,019 51		13,761 96	1,000,000 00	1,535,010 26	1,664,696 80	664,696 80	
Girard Fire and Marine	Penn.	21,410 04	248,461 27		77,902 01	300,000 00	647,773 32	748,900 50	448,900 50	
Glens Falls	N. Y.	27,445 89	286,578 19		2,913 92	200,000 00	516,938 00	533,826 40	333,826 40	
Granite	Va.	5,949 56	16,196 10			200,000 00	122,045 66	177,971 05		22,028 95
Guardian Fire	N. Y.	10,000 00	36,081 91		1,600 00	200,000 00	247,681 91	225,019 10	25,019 10	
Hanover Fire	N. Y.	85,678 34	469,563 09		9,529 40	500,000 00	1,064,770 92	1,049,427 56	549,427 56	
Hartford Fire	Conn.	178,163 81	842,215 97	4,893 00	24,450 00	1,250,000 00	2,294,722 78	2,148,190 71	898,190 71	
Hekla Fire	Wis.	2,000 00	47,989 52		2,698 18	152,622 75	205,290 45	169,017 96	16,395 23	
Hoffman Fire	N. Y.	7,780 18	70,672 90		636 18	200,000 00	279,089 26	298,256 01	98,256 01	
Home	N. Y.	254,396 42	1,824,921 73	1,995 00		3,000,000 00	5,081,313 15	3,984,213 60	984,213 60	
Home	N. J.	12,333 06	45,436 36	20,000 00	1,686 73	200,000 00	279,456 15	202,151 92	2,151 92	
Home	Ohio	18,500 00	69,054 47			250,000 00	337,554 47	297,279 36	47,279 36	
Howard	N. Y.	15,645 58	99,800 99		5 63	500,000 00	615,452 20	631,066 40	131,066 40	
Hudson	N. J.	9,666 24	66,694 28		1,156 00	200,000 00	277,478 49	200,486 26	486 26	
Humboldt	N. J.	14,694 00	37,931 54	7,000 00	500 00	200,000 00	260,125 54	200,409 07	209 07	
Ins. Co. of North America	Penn.	300,000 00	1,378,579 20		350,212 37	2,000,000 00	4,028,791 27	4,407,938 13	2,407,938 13	
Ins. Co. of the State of Penn	Penn.	27,216 00	101,292 45	516 00	82,319 80	200,000 00	411,344 25	397,163 01	197,163 01	
Irving	N. Y.	3,255 70	38,542 62		1,554 48	200,000 00	243,352 80	239,469 53	39,469 53	
Jefferson	Mo.	4,772 30	35,117 91	10,385 00	1,754 17	200,000 00	251,979 38	232,388 27	32,388 27	
Kenton	Ky.	15,159 09	51,504 90	89 25	1,810 81	150,000 00	218,564 05	178,932 99	28,932 99	
Kings County Fire	N. Y.	6,300 00	87,363 52		950 00	150,000 00	194,613 52	345,000 18	195,000 18	
LaFayette Fire	N. Y.	6,190 00	52,889 20		2,422 74	150,000 00	211,451 94	301,052 69	151,052 69	
Lamar	N. Y.	4,900 00	65,452 68		1,053 33	200,000 00	271,386 01	326,919 12	126,919 12	
Lancaster Fire	Penn.	24,882 50	23,271 04	45 00	8,895 89	200,000 00	257,094 43	258,010 15	58,010 15	
Lenox Fire	N. Y.		26,021 22		1,100 00	150,000 00	177,121 22	207,934 51	57,934 51	
Lorillard	N. Y.	5,260 00	53,587 06		1,968 21	300,000 00	360,815 27	380,483 52	80,483 52	
Lynchburg Fire	Va.	6,716,48	30,015 49	555 25	82,686 67	175,247 00	295,220 89	163,819 82		11,427 18
Manufacturers Fire & Marine	Mass.	57,000 00	842,555 02	550 00	4,740 00	500,000 00	904,845 02	754,185 06	254,185 06	
Manufacturers	N. J.	10,798 43	71,967 02		700 00	200,000 00	283,460 45	216,656 06	16,656 06	
Manhattan Fire	N. Y.	50,251 92	252,064 81		9,707 20	250,000 00	568,048 93	427,695 12	177,695 12	
Mechanics and Traders Fire	N. Y.	14,590 00	76,098 23		1,807 16	200,000 00	291,993 39	469,631 20	269,631 20	
Merchants	R. I.	20,678 00	89,446 77		5,312 33	200,000 00	315,435 10	250,873 09	50,873 09	
Merchants	N. J.	23,628 73	238,190 62	19,450 28	8,122 47	400,000 00	689,392 05	755,899 34	355,899 34	
Merchants	Mo.		17,055 82	12 50	2,462 38	150,000 00	169,530 70	188,796 87	38,796 87	
Merchants	N. Y.	9,835 00	117,049 26			200,000 00	326,884 26	386,573 27	186,573 27	
Merchants and Mechanics	Va.	10,744 90	26,048 40		1,604 75	250,000 00	288,398 05	205,097 90		44,902 10
Mercantile Mutual	N. Y.	108,055 00	119,786 22	14,367 63	12,383 00	500,000 00	749,591 85	642,191 04	142,191 04	
Mercantile	Ohio	13,169 60	41,440 44		8,703 16	200,000 00	263,313 20	298,964 99	98,964 99	
Mercantile Marine	Mass.	19,600 00	107,705 87	725 00	1,621 64	400,000 00	529,652 51	589,555 40	198,555 40	
Meriden Fire	Conn.	21,385 91	85,587 51		2,353 00	200,000 00	309,277 42	210,240 44	10,240 44	
Mississippi Valley	Tenn.	10,017 00	26,079 53		3,400 00	200,000 00	289,496 53	221,167 40	21,167 40	
Mobile Fire Department	Ala.	11 045 88	64,595 55	168 75		200,000 00	275,810 18	183,870 67		16,629 33

Table No. 4—Continued.

Name of Company	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland and total premiums on marine risks	Amount due on dividends scrip interest and for borrowed money	All other claims against the company other than paid up capital	Paid up capital.	Aggregate amount of all liabilities.	Surplus as regards policyholders.	Surplus over paid up capital.	Impairment of capital.
National Fire.....N. Y.	$8,000 00	$80,636 99	.....	.....	$200,000 00	$288,656 99	$308,519 23	$108,519 23	.....
National Fire.....Conn.	24,895 04	167,521 16	.....	.....	500,000 00	692,416 20	848,306 77	348,306 77	.....
National Fire.....Md.	12,535 24	33,938 07	$706 00	$7,810 69	200,000 00	254,989 40	219,060 49	19,060 49	.....
Neptune Fire and Marine, Mass.	39,500 00	115,577 78	.....	550 00	300,000 00	455,627 78	456,374 93	156,374 93	.....
Newark City Fire ..... N. J.	13,549 73	60,679 88	3,042 00	1,897 95	200,000 00	279,169 56	228,559 14	28,559 14	.....
New Hampshire Fire ..... N. H.	20,627 00	98,787 52	.....	.....	250,000 00	369,414 52	363,557 13	113,557 13	.....
New Orleans Insurance Assn ..La.	16,891 32	90,801 37	2,879 50	6,012 48	295,648 67	412,232 29	389,481 42	93,782 75	.....
New York Central ..... N. Y.	29,963 50	105,371 64	.....	506 09	100,000 00	235,843 23	105,236 00	5,236 00	.....
New York City ..... N. Y.	8,714 66	42,455 07	.....	3,062 96	200,000 00	254,252 69	191,686 06	.....	$8,313 94
Niagara Fire ..... N. Y.	66,849 00	340,435 00	105 00	10,360 00	500,000 00	918,249 00	950,330 00	450,330 00	.....
Northern ..... N. Y.	9,022 42	74,705 67	.....	6,407 89	250,000 00	340,135 98	285,345 18	35,345 18	.....
Northwestern National ..... Wis.	17,045 25	150,317 59	.....	4,720 85	600,000 00	772,083 69	681,311 66	81,311 66	.....
Orient.....Conn.	9,288 96	144,937 86	.....	.....	500,000 00	654,226 34	624,052 67	124 052 67	.....
Pacific Fire.....N. Y.	3,700 00	77,692 17	.....	.....	200,000 00	281,392 17	624,882 92	424,882 92	.....
Park Fire ..... N. Y.	5,150 00	26,379 69	.....	1,517 56	200,000 00	233 047 96	302,560 51	102,560 51	.....
Pennsylvania Fire .....Penn	38,000 00	815,380 47	.....	419,304 15	400,000 00	1,173,184 62	931,296 74	531,296 74	.....
Peoples ..... Newark, N. J.	30,828 24	133,988 38	.....	1,050 00	300,000 00	465,816 62	319,410 85	49.410 85	.....
People's Fire, ... Trenton, N. J.	26,096 43	120,669 31	.....	8,901 43	300,000 00	455.687 27	453,681 27	153,681 27	.....
Phenix ..... N. Y.	169,478 11	743,001 88	.....	10,008 07	1,000,000 00	1,922,488 06	1,666,518 89	666,518 89	.....
Phœnix .....Conn.	114,756 46	782,901 26	.....	.....	1,000,000 00	1,896,657 72	1,538,536 94	538,536 94	.....
Prescott ..... Mass.	9,635 94	96,811 55	.....	2,080 28	200,000 00	307,527 77	290,043 98	90,043 98	.....
Providence Washington .....R. I.	45,952 62	141,011 96	2,052 80	.....	400,000 00	589,017 40	417,947 97	17,947 97	.....
Relief Fire .....N. Y.	9,500 00	46,573 15	.....	1,190 00	200,000 00	257,263 15	256,572 93	56,572 93	.....
Resolute Fire.....N. Y.	8,213 70	.....	.....	1,732 84	200,000 00	207,946 54	181,850 65	.....	18,149 35
Revere Fire.....Mass.	1,764 98	59,512 06	.....	3,580 60	200,000 00	264,857 61	209,385 86	9,385 86	.....
Rochester German.....N. Y.	2,698 00	97,012 03	.....	.....	200,000 00	299,910 03	269,193 02	69,193 02	.....
Rochester .....Penn.	3,811 39	20,200 18	.....	2,148 25	100,000 00	126,159 82	106,139 23	6,139 23	.....
Roger Williams..... R. I.	46,437 93	119,133 79	135 00	6,764 80	200,000 00	372,471 54	212,568 22	12,568 22	.....
Rutgers Fire.....N. Y.	6,424 00	34,974 30	.....	900 00	200,000 00	242,278 30	403,785 12	203,785 12	.....
Safeguard Fire..... N. Y.	14,134 00	59 196 01	.....	2,916 60	200,000 00	276,246 61	316,942 61	116,942 61	.....
Security. ..... Conn.	80,313 12	124,521 80	.....	3,563 46	200,000 00	358,398 38	227,632 03	27,632 03	.....
Shawmut ..... Mass.	12,536 22	120,564 63	.....	4,521 88	500,000 00	637,922 73	502,041 76	2,041 76	.....
Shoe and Leather..... Mass.	35,574 08	174,723 98	.....	1,043 81	300,000 00	511,351 87	462,399 25	162,399 25	.....
Springfield Fire and Marine....Mass.	68,338 31	513,878 09	.....	14,264 35	750,000 00	1,346,389 75	1,089,639 96	289,639 96	.....
Star Fire.....N. Y.	21,666 17	65,756 20	.....	1,719 33	200,000 00	289,141 70	329,281 83	129,281 83	.....
Standard Fire.....N. J.	14,513 19	78,396 89	.....	5,320 85	200,000 00	298,282 93	208,392 14	8,392 14	.....

Standard Fire.....N. Y.	195 56	46,370 32	.....	1,638 08	200,000 00	248,203 96	360,044 53	160,044 53	.....
St. Joseph Fire and Marine.....Mo.	11,948 28	79,118 12	324 50	7,980 46	240,000 00	339,371 36	343,389 55	103,389 55	.....
St. Nicholas Fire.....N. Y.	13,554 62	58,766 01	.....	1,798 34	200,000 00	274,118 97	215,254 42	15,254 42	.....
St. Paul Fire and Marine.....Minn.	16,980 50	280,905 66	.....	7,994 18	400,000 00	705,880 34	552,176 08	152,176 08	.....
Toledo Fire and Marine.....Ohio	5,063 86	40,611 90	.....	620 21	200,000 00	246,295 97	205,084 38	5,084 38	.....
Trade.....N. J.	7,862 68	57,625 24	294 00	2,977 30	200,000 00	268,759 22	215,583 53	15,583 53	.....
Tradesmen's Fire.....N. Y.	12,158 13	47,686 15	70 00	1,766 40	150,000 00	211,680 68	319,084 28	169,084 28	.....
Union.....Penn.	19,820 95	47,751 25	1,700 00	27,937 34	200,000 00	297,209 54	235,952 94	35,952 94	.....
Union Marine and Fire.....Texas	4,502 64	39,025 27	397 50	.....	200,000 00	243,925 41	208,221 49	3,221 49	.....
Virginia Fire and Marine.....Va.	17,534 51	129,507 96	1,476 25	1,212 50	250,000 00	399,731 22	374,847 51	124,847 51	.....
Virginia State.....Va.	8,675 00	14,893 53	.....	8,163 81	200,000 00	231,732 34	218,406 90	18,406 90	.....
Washington Fire and Marine....Mass.	43,050 00	147,254 34	15,000 00	1,461 66	400,000 00	606,766 00	602,264 03	202,264 03	.....
Watertown Fire.....N. Y.	25,663 00	446,834 30	.....	.....	200,000 00	672,497 30	268,771 62	68,771 62	.....
Westchester Fire.....N. Y.	29,264 56	340,383 47	.....	9,124 76	300,000 00	678,722 79	514,419 18	214,419 18	.....
Williamsburg City Fire.....N. Y.	14,540 15	187,756 91	150 00	7,887 79	250,000 00	460,334 85	626,501 39	676,501 39	.....
Totals.....	$4,064,706 70	$24,082,109 76	$185,708 28	$5,027,302 70	$39,496,218 42	$82,856,045 86	$74,947,171 13	$25,651,351 86	$200,397 65

III. MUTUAL COMPANIES OF OTHER STATES.

American.....N. J.	$2,919 66	$105,321 95	$87,163 70	$602,960 00	.....	$748,365 81	$599,148 08	.....	.....
Farmers' Fire.....Penn.	82,503 11	187,763 76	.....	8,654 42	.....	228,921 29	133,042 40	.....	.....
Lycoming Fire.....Penn.	164,492 02	213,163 77	.....	2,500 00	.....	380,155 79	78,066 81	.....	.....
Millville Mutual M. and F.....N. J.	22,930 00	96,665 39	.....	3,742 71	.....	123,338 10	91,127 99	.....	.....
Milwaukee Mech. Mutual.....Wis.	5,928 00	223,689 77	.....	.....	.....	229,617 77	297,035 05	.....	.....
Newark Fire.....N. J.	.....	50,604 27	.....	256,995 10	.....	307,599 37	364,163 46	.....	.....
Orient Mutual.....N. Y.	111,785 00	130,707 06	10,644 95	1,034,820 20	.....	1,287,957 21	273,994 33	.....	.....
Pacific Mutual.....N. Y.	122,300 00	81,375 69	12,710 00	47,176 41	.....	263,562 10	545,178 05	.....	.....
Totals.....	$462,857 79	$1,089,291 66	$60,518 65	$1,956,848 84	.....	$3,569,516 94	$2,381,751 17	.....	.....

Table No. 4—Continued.

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland and total premiums on marine risks.	Amount due on dividend, scrip, interest and for borrowed money	All other claims against the Company other than paid up capital.	Paid up capital.	Aggregate amount of all liabilities.	Surplus as regards policy holders.	Surplus over paid up capital.	Impairment of capital.
Commercial Union Assurance..G. B.	$94,609 91	$443,249 03		$26,949 82		$564,808 76	$429,725 80		
Hamburg Bremer Fire.....Ger.	24,540 00	173,607 09				198,147 09	292,763 82		
Imperial Fire.....G. B.	32,257 66	188,962 12		1,742 15		222,961 93	391,408 04		
LaCaisse Generale.....France.	51,703 46	138,338 80		19,723 10		209,765 42	218,482 16		
Lancashire.....Eng.	45,680 75	270,966 39		1,500 00		318,147 14	425,579 88		
Liverpool & London & Globe Eng.	203,212 02	1,403,429 09		444,571 82		2,051,212 93	1,678,688 07		
London Assurance Corporation, Eng.	15,000 00	226,745 38				241,745 38	527,567 02		
North British and Mercantile ..G. B.	61,428 37	647,867 17				709,295 54	740,740 75		
Northern Assurance.....G. B	18,385 66	161,779 82		1,742 15		181,907 63	208,150 34		
North German Fire.....Ger.		6,745 88				6,745 88	287,279 42		
Queen.....G. B.	79,420 09	404,454 73		2,512 01		486,386 83	795,781 20		
Scottish Commercial.....G. B.	35,213 90	271,173 43		25,239 35		331,626 68	208,355 28		
Trans-Atlantic Fire.....Ger.	2,500 00	22,107 91		1,545 68		26,153 59	228,969 39		
Totals.....	$653,951 82	$4,359,426 90		$525,526 06		$5,538,904 80	$6,533,490 67		

V. FOREIGN COMPANIES—HOME OFFICES.

British American Assurance.....Can	$84,719 29	$836,404 34	$27,042 37	$8,989 33	$518,082 70	$970,188 13	$634,142 56	$121,109 86	
Royal.....Eng.	249,294 08	2,011,776 00	5,645 00	11,219,185 29	1,447,725 00	14,933,625 37	6,840,865 43	5,393,140 43	
Royal Canadian.....Can.	89,094 07	406,269 53		7,232 18	800,000 00	802,595 78	445,399 84	145,899 34	
Western Assurance.....Can.	39,872 11	388,046 36	31,435 90	22,970 61	412,000 00	694,824 98	701,795 58	289,795 58	
Totals.....	$462,979 65	$3,142,496 23	$64,123 27	$11,258,377 41	$2,672,757 70	$17,600,734 26	$8,622,202 91	$5,949,445 21	
Grand aggregate.....	$5,747,667 51	$33,681,026 88	$325,583 05	$18,806,793 61	$58,543,476 12	$112,104,547 17	$94,842,203 55	$32,537,823 72	$200,397 65

TABLE No. 5.

Detailed Statement of Income of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1877.

I. JOINT STOCK AND MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Income received during the year 1877, in cash.						Items not included in cash income.		
	Premiums.			From interest and dividends.	From all other sources.	Total cash income.	Prem. notes received during the year, remaining unpaid.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
	Fire.	Marine and Inland.	Total.						
American.....Ill.	$693,464 84	.....	$693,464 84	$49,588 08	.....	$743,052 92	$409,893 85	.....	.....
Firemen's.....Ill.	13,501 42	.....	13,501 42	10,093 17	.....	23,594 59	.....	.....	.....
Forest City.....Ill.	33,677 00	.....	33,677 00	10,778 13	.....	44,455 13	.....	.....	.....
German.....Ill.	165,307 55	.....	165,307 55	19,658 65	$382 75	185,348 95	.....	.....	.....
German Ins. and Sav. Inst.....Ill.	11,090 96	.....	11,090 96	15,974 86	603 10	27,668 92	.....	.....	.....
German Fire of Peoria.....Ill.	21,186 18	.....	21,186 18	6,089 63	.....	27,275 81	1,375 33	.....	.....
Millers' Mutual Fire.....Ill.	8,750 90	.....	8,750 90	.....	.....	8,750 90	.....	.....	.....
Millers' National.....Ill	39,263 91	.....	39,263 91	.....	.....	39,263 91	180,317 50	.....	.....
Rockford.....Ill.	213,502 10	.....	213,502 10	40,698 11	126 12	254,321 33	.....	.....	.....
Traders.....Ill	318,042 57	$4,364 33	322,406 90	36,058 78	20,580 63	379,046 31	.....	.....	.....
Totals.....	$1,517,787 43	$4,364 33	$1,522,151 76	$188,934 41	$21,692 60	$1,732,778 77	$591,586 68	.....	.....

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....N. Y.	$106,154 43	.....	$106,154 43	$11,858 85	.....	$117,513 28	.....	.....	.....
Ætna.....Conn.	2,833,060 51	$81,652 56	2,914,713 07	338,266 70	$7,405 81	3,260,395 58	.....	.....	.....
Ætna.....N. Y.	62,791 48	499 78	63,291 26	18,507 58	.....	81,798 84	.....	.....	.....
Agricultural.....N. Y.	476,775 12	.....	476,775 12	50,374 98	5,205 90	532,355 10	.....	.....	.....
Allemannia Fire.....Penn.	105,589 93	.....	105,589 93	14,511 56	3,203 20	123,304 69	.....	.....	.....
Alliance.....Mass.	117,728 25	.....	117,728 25	7,205 62	2,756 95	127,690 82	.....	.....	$70,000 00
Amazon.....Ohio	202,981 60	1,324 06	204,305 66	24,719 07	1,431 49	230,456 22	$4,974 75	.....	.....
American Fire.....Penn.	333,667 91	.....	333,667 91	56,726 41	4,474 01	394,868 33	.....	.....	.....
American Central.....Mo.	385,592 24	.....	385,592 24	37,702 07	.....	423,294 31	.....	.....	.....
American Exchange Fire.....N. Y.	40,855 43	2,455 50	43,310 93	14,901 24	400 00	58,612 17	.....	.....	.....
Amity.....N. Y.	72,043 21	2,689 00	74,732 21	11,694 41	163 45	86,590 07	600 00	.....	.....
Atlantic.....N. Y.	311,316 45	.....	311,316 45	22,851 91	.....	334,168 36	.....	.....	.....
Atlantic Fire and Marine.....R. I.	62,606 84	6,596 14	69,202 98	4,970 64	9,940 48	84,114 10	50 00	.....	.....
Aurora Fire and Marine.....Ohio	76,759 15	.....	76,759 15	4,615 09	2,345 70	84,719 94	.....	.....	.....

Table No. 5—Continued.

Name of Company.	Income received during the year 1877 in cash.						Items not included in cash income.		
	Premiums.			From interest and dividends.	From all other sources.	Total cash income	Prem. notes received during the year, remaining unpaid.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from sources other than income.
	Fire.	Marine and inland.	Total.						
Ben. Franklin.....Penn.	$46,911 13	.....	$46,911 13	$11,885 43	$1,417 69	$60,214 25	.....	.....	$5,000 00
Boatman's Fire and Marine...Penn	28,804 05	$12,606 00	41,410 05	13,425 79	1,122 18	55,958 02	$2,535 31	.....	18,000 00
Boylston Mutual.....Mass.	100,684 70	166,041 62	266,726 32	55,567 67	1,046 16	323,340 15	71,630 54	.....	.....
Buffalo.....N.Y.	80,198 86	85,945 88	166,144 74	13,844 15	367 50	180,356 39	17,014 62	.....	.....
Buffalo German.....N.Y.	199,541 97	.....	199,541 97	20,158 33	13,185 51	232,885 81	26 00	.....	.....
Citizens.....Mo.	131,557 20	6,135 84	136,693 04	26,035 77	.....	162,728 81	.....	.....	.....
Citizens.....N.Y.	213,008 60	.....	213,008 60	46,627 22	4,876 14	264,511 96	.....	.....	.....
Clinton Fire.....N.Y.	95,814 02	.....	95,814 02	25,870 46	374 63	122,059 11	.....	.....	.....
Columbia Fire.....N.Y.	77,518 15	.....	77,518 15	17,485 45	.....	95,003 60	.....	.....	.....
Commerce Fire.....N.Y.	43,512 62	170 00	43,642 62	12,746 25	.....	56,388 87	.....	.....	.....
Commercial Fire.....N.Y.	300,441 25	.....	300,441 25	23,695 89	633 31	324,770 45	.....	.....	.....
Commonwealth.....Mass.	156,187 18	.....	156,187 18	19,819 60	.....	176,006 78	.....	.....	.....
Continental.....N.Y.	1,465,578 95	.....	1,465,578 95	120,351 15	38,179 06	1,624,109 16	.....	.....	.....
Connecticut Fire.....Conn	356,915 00	.....	356,915 00	76,461 22	.....	433,376 22	.....	.....	.....
Detroit Fire and Marine.....Mich.	90,774 01	25,250 45	116,024 46	39,372 82	2,565 07	157,962 25	10,232 99	.....	.....
Dwelling House.....Mass.	22,121 96	.....	22,121 96	19,941 92	376 82	42,440 70	.....	.....	.....
Eliot.....Mass.	77,330 67	.....	77,330 67	22,749 98	.....	100,080 65	.....	.....	.....
Enterprise Fire and Marine.....Ohio	78,106 42	51,181 63	129,288 05	11,556 34	16,640 58	157,484 97	31,474 57	.....	.....
Equitable Fire and Marine.....R I	102,875 73	9,875 52	112,751 25	11,837 56	9,103 75	133,692 56	.....	.....	.....
Equitable Fire.....Tenn.	138,787 02	.....	138,787 02	14,141 39	.....	152,928 41	.....	.....	.....
Fairfield Fire.....Conn	138,558 42	.....	138,558 42	13,940 11	4,288 89	156,787 42	.....	.....	.....
Fame.....Penn.	86,072 15	.....	86,072 15	10,687 85	.....	46,760 00	.....	.....	31,046 13
Faneuil Hall.....Mass.	211,368 10	.....	211,368 10	26,249 97	1,546 00	239,164 07	.....	.....	.....
Farragut Fire.....N.Y.	114,302 37	.....	114,302 37	23,330 83	590 00	138,223 20	.....	.....	.....
Firemen's Fire.....Mass.	117,644 98	.....	117,644 98	38,763 98	25 00	156,433 96	.....	.....	.....
Firemens.....Ohio	93,553 79	.....	93,553 79	26,701 70	200 00	120,455 49	.....	.....	.....
Firemens.....N.J	210,088 19	.....	210,088 19	59,456 29	3,426 06	272,970 54	.....	.....	.....
Fireman's Fund.....Cal	416,528 84	87,311 97	503,840 81	48,871 15	.....	552,711 96	19,975 00	.....	.....
Fireman's Trust.....N.Y	53,587 29	.....	53,587 29	15,406 05	263 76	69,257 10	.....	.....	.....
Firemen's Fund.....N.Y.	104,062 99	.....	104,062 99	10,464 70	.....	114,527 69	.....	.....	.....
Fire Ass'n. of Philadelphia.Penn.	1,187,260 40	.....	1,187,260 40	186,601 61	9,249 20	1,383,111 21	.....	$79,307 19	.....
First National Fire.....Mass.	115,924 63	.....	115,924 63	16,841 15	.....	132,765 78	.....	.....	50,000 00
Franklin.....Mo	93,096 07	10,791 93	103,888 00	13,520 90	411 34	117,820 24	.....	.....	.....
Franklin Fire.....Penn.	738,110 24	.....	738,110 24	164,582 40	11,066 03	913,758 67	.....	64,545 66	.....
Franklin.....Mass.	76,563 78	.....	76,563 78	11,730 34	.....	88,294 12	.....	.....	.....
Franklin.....Ohio	41,658 40	.....	41,658 40	15,356 42	1,820 50	58,835 32	.....	.....	50,000 00

German Fire	Penn.	44,236 57		44,236 57	17,932 40		62,168 97			
Germania Fire	N. Y.	682,819 91		682,819 91	88,847 95		771,667 86			
Germania	N. J.	87,216 01		87,216 01	10,241 96	2,116 16	99,574 13			
German American	N. Y.	933,049 60		933,049 60	115,618 41		1,048,668 01			
Girard Fire and Marine	Penn.	328,536 26		328,536 26	44,742 33	10,120 90	378,401 49			
Glens Falls	N. Y.	305,563 87		305,563 87	42,623 26	397 00	348,574 13			
Granite	Va.	73,459 16	78 78	73,537 94	14,397 54	776 04	88,711 52			
Guardian	N. Y.	79,825 89	252 50	80,078 39	13,711 54	819 48	94,109 41			
Hanover Fire	N. Y.	712,601 23		712,601 23	88,593 12		801,194 35			
Hartford Fire	Conn.	1,629,821 17		1,629,821 17	153,278 49	10,926 59	1,794,021 25			250,000 00
Hekla Fire	Wis.	40,906 30		40,906 30	13,997 40	13 00	54,918 70			52,622 75
Hoffman Fire	N. Y.	129,783 75	757 50	130,541 25	20,629 91		151,171 16			
Home	N. Y.	2,731,538 17		2,731,538 17	344,714 25		3,076,252 42			
Home	N. J.	62,435 56	66,624 72	129,060 28	12,860 86		141,920 64			
Home	Ohio.	245,035 98		245,135 98	20,902 19	839 11	266,577 28			
Howard	N. Y.	176,743 72	148 57	176,892 29	34,615 87	2,800 00	214,308 16			
Hudson	N. J.	89,804 72		89,804 72	11,074 87		100,879 59			
Humboldt	N. J.	88,962 76		88,962 76	10,528 52	229 70	99,540 98			
Ins. Co of North America	Penn.	1,303,696 78	1,798,429 40	3,102,125 18	297,068 16	267 98	3,399,479 32	266,474 08	19,007 85	
Ins. Co. of the State of Penn	Penn.	124,672 55	58,537 53	183,210 08	30,902 67	1,897 62	216,010 37	11,317 75	1,459 68	
Irving	N. Y.	75,975 50		75,975 50	15,368 19		91,343 69			
Jefferson	Mo.	66,722 28	2,623 35	69,345 63	14,813 86	1,901 92	86,060 91	110 00		
Kenton	Ky.	87,633 61	21,428 93	109,062 54	13,118 43	2,057 78	124,238 75	6,589 38		
Kings County Fire	N. Y.	80,715 06		80,715 06	13,277 01	5,155 00	99,147 07			
LaFayette Fire	N. Y.	109,674 99		109,674 99	21,563 87	2,566 57	133,805 43			
Lamar	N. Y.	129,833 12	38,478 64	168,311 76	12,088 85		190,400 11	835 00		
Lancaster Fire	Penn	130,501 99		130,501 99	10,766 73	2,281 78	143,550 45		154 80	
Lenox Fire	N. Y	48,161 12		48,161 12	13,991 90		62,152 42			
Lorillard	N. Y.	114,603 38		114,603 38	23,260 89		137,864 27			
Lynchburg Fire	Va.	61,644 27		61,644 27	18,103 32		79,747 59	6,362 92		
Manufacturers Fire & Marine	Mass.	237,091 65	140,167 69	377,259 34	47,298 73	6,775 90	431,333 97			
Manufacturers	N J.	139,502 61		139,502 61	18,051 79		157,554 40			
Manhattan Fire	N. Y.	607,217 54	81,503 07	688,720 61	31,500 58	1,100 00	721,321 19			
Mechanics and Traders Fire	N Y.	147,517 25	18,933 04	166,450 29	31,682 79	2,033 99	200,167 07			
Merchants	R. I	162,595 86	977 52	163,573 38	19,496 87		183,070 25			
Merchants	N J.	392,746 62	3,792 19	396,538 81	52,429 98	2,744 06	451,712 84			
Merchants	Mo	28,959 39	1,980 79	30,940 18	14,032 10	904 40	45,876 68			
Merchants	N Y	145,357 58		145,357 58	30,365 07		175,722 65			
Merchants and Mechanics	Va.	86,725 72	4,514 37	91,240 09	13,836 25	300 00	105,376 34			
Mercantile Mutual	N Y		791,354 88	791,354 88	30,982 00	18,841 04	841,177 92	189,534 48		
Mercantile	Ohio	74,371 29	18,500 11	92,871 40	20,959 81		113,831 21	7,131 70		
Mercantile Marine	Mass	37,694 86	84,363 12	122,057 98	34,309 94		156,367 92	55,464 50		
Meriden Fire	Conn.	184,496 10		184,496 10	15,615 43	1,077 82	201,189 35			
Mississippi Valley	Tenn.	69,419 87	5,129 88	74,549 75	11,095 29	661 96	86,307 02			
Mobile Fire Department	Ala.	149,696 45	16,450 23	166,086 68	12,022 30	700 00	178,808 98			

Table No. 5—Continued.

Name of Company.	Income received during the year 1877 in cash.						Items not included in cash income.		
	Premiums.			From interest and dividends.	From all other sources.	Total cash income.	Prem. notes received during the year remaining unpaid.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from sources other than income.
	Fire.	Marine and Inland.	Total.						
National Fire ..... N. Y.	$153,310 67	.....	$153,310 67	$22,450 92	$200 00	$175,961 59	.....	.....	.....
National Fire..... Conn.	257,865 86	.....	257,865 86	65,245 82	.....	323,111 68	.....	.....	.....
National Fire ..... Md.	78,025 40	.....	78,025 40	9,475 44	1,919 45	89,420 29	.....	.....	$33,920 00
Neptune Fire and Marine..... Mass.	72,665 31	$107,284 67	179,899 98	26,515 27	.....	206,415 25	.....	.....	.....
Newark City Fire ..... N. J.	122,428 03	.....	122,428 03	15,160 36	5,055 97	142,644 36	.....	.....	.....
New Hampshire Fire ..... N. H.	171,091 22	.....	171,091 22	32,583 98	288 41	203,918 61	.....	.....	.....
New Orleans Ins. Associat'n ..... La.	277,228 65	70 979 69	348,208 34	15,599 99	278 60	364,086 93	$4,647 85	.....	.....
New York Central ..... N Y.	163,696 35	.....	163,696 35	10,480 74	.....	174,177 09	.....	.....	.....
New York City ..... N. Y	99,608 47	.....	99,608 47	11,901 53	.....	111,510 00	.....	.....	.....
Niagara Fire ..... N Y.	550,627 00	.....	550,627 00	65,078 00	.....	615,705 00	.....	.....	.....
Northern..... N Y.	145,157 00	.....	145,157 00	15,475 70	1,463 96	162,096 66	.....	.....	.....
Northwestern National..... Wis.	244,248 22	41,804 39	286,052 61	46,752 43	.....	332.805 04	.....	.....	.....
Orient ..... Conn	242,150 52	.....	242,150 52	47,790 56	.....	289,941 08	.....	.....	.....
Pacific Fire..... N Y.	140,704 72	.....	140,704 72	36,267 26	2,599 99	179,571 97	.....	.....	.....
Park Fire..... N. Y	55,072 13	.....	55,072 13	18,750 88	.....	73,823 01	.....	.....	.....
Pennsylvania Fire..... Penn.	540,856 94	.....	540,856 94	84,128 60	468 84	625,452 88	.....	$14,583 54	.....
Peoples..... Newark, N. J.	390,129 86	.....	309,129 86	16,909 20	6,956 42	332,995 48	.....	.....	85,000 00
Peoples' Fire ..... Trenton, N. J	183,640 97	.....	183,640 97	34,245 08	785 65	218,671 70	.....	.....	.....
Phenix ..... N. Y.	1,120,394 79	532,823 03	1,653,217 82	114,867 17	3,688 68	1,771,723 67	28,287 74	.....	.....
Phenix ..... Conn	1,325,555 79	.....	1,325,555 79	112,336 37	3,938 96	1,441,891 12	.....	.....	.....
Prescott ..... Mass	140,710 58	.....	140,710 58	21,762 79	927 96	163,401 24	.....	.....	.....
Providence Washington ..... R. I.	145,725 05	177,055 96	322,781 01	29,119 03	.....	351,900 04	36,240 65	.....	.....
Relief Fire..... N. Y.	112,382 98	.....	112,382 98	20,366 19	.....	132,749 17	.....	.....	.....
Resolute Fire ..... N. Y	35,598 87	.....	35,598 87	12,293 32	.....	47,892 10	.....	.....	.....
Revere Fire..... Mass.	89,965 88	.....	89,965 88	12,953 77	.....	102,919 65	.....	.....	.....
Rochester German..... N Y.	171,112 86	859 00	171,971 86	19,816 72	90 00	191,378 58	.....	.....	.....
Rochester ..... Penn.	29,282 05	.....	29,282 05	7,099 91	93 00	36,474 96	10,289 28	.....	.....
Roger Williams ..... R. I.	172,544 03	104,451 45	276,995 48	17,530 18	12 84	294,538 50	8,144 72	.....	.....
Rutgers Fire ..... N. Y.	74,719 09	.....	74,719 09	23,283 21	2,357 46	100,359 76	.....	.....	.....
Safeguard Fire ..... N. Y	133,364 58	1,654 45	135.019 03	20,959 12	1,995 02	157,973 17	.....	.....	.....
Security..... Conn	184,914 80	119,027 43	303,942 23	16,645 23	.....	320,587 46	14,946 86	.....	.....
Shawmut ..... Mass	260,693 64	.....	260,693 64	30,112 84	.....	290,806 48	.....	.....	.....
Shoe and Leather ..... Mass	132,766 38	111,470 34	244,236 72	29,652 57	.....	273,889 29	73,976 26	.....	.....
Springfield Fire and Marine..... Mass.	736,818 42	.....	736,818 42	84,481 48	3,255 08	824,554 98	.....	.....	.....
Star Fire ..... N. Y.	121,937 78	.....	121,937 78	23,894 40	934 95	146,767 13	.....	.....	.....
Standard Fire..... N. J.	153,926 26	.....	153,926 26	15,930 68	.....	169.856 94	.....	.....	.....

Standard Fire.....N. Y.	86,505 33	.....	86,505 33	21,854 51	.....	108,359 84	.....	.....	.....
St. Joseph Fire and Marine.....Mo.	176,398 88	.....	176,398 88	33,865 74	8,370 01	218,634 63	.....	.....	.....
St. Nicholas Fire.....N. Y.	127,251 69	.....	127,251 69	16,084 26	128 00	143,458 95	.....	.....	.....
St. Paul Fire and Marine.....Minn.	436,096 59	138,106 68	574,203 22	64,188 39	5,778 45	644,170 06	7,429 15	.....	.....
Toledo Fire and Marine.....Ohio	77,238 39	32,395 59	109,633 98	10,629 64	.....	120,263 62	10,190 29	.....	.....
Trade. .....N. J.	81,309 66	14,045 63	95,354 69	15,516 54	98 93	110,965 16	12,551 57	304 00	.....
Tradesmen's Fire.....N. Y.	90,957 39	2,666 65	93,624 04	24,765 63	500 00	118,889 67	.....	.....	.....
Union.....Penn.	68,085 80	58,920 74	126,956 54	14,401 37	.....	141,357 91	17,876 20	1,130 00	.....
Union Marine and Fire.....Texas	82,770 80	15,628 56	98,399 36	22,252 36	1,757 19	122,408 91	.....	.....	.....
Virginia Fire and Marine.....Va.	178,643 25	2,279 81	180,923 06	37,445 23	1,742 13	220,110 42	.....	.....	.....
Virginia State.....Va.	54,790 18	791 22	55,581 40	15,363 54	262 05	71,206 99	2,241 46	665 00	.....
Washington Fire and Marine...Mass.	87,930 46	132,936 62	220,867 08	37,447 76	.....	258,314 84	69,120 79	.....	.....
Watertown Fire.....N. Y.	436,799 85	.....	436,799 85	34,907 34	.....	471,707 19	.....	.....	.....
Westchester Fire.....N. Y.	609,386 66	.....	609,386 66	38,909 71	.....	648,296 37	.....	.....	.....
Williamsburgh City Fire..... N. Y.	347,285 09	1,832 56	349,117 65	40,155 61	1,613 97	390,887 23	.....	.....	.....
Totals.....	$37,868,824 92	$5,371,477 51	$43,240,302 43	$5,456,564 83	$292,908 45	$48,989,775 71	$993,225 36	$172,107 72	$645,587 88

III. MUTUAL COMPANIES OF OTHER STATES.

American. .....N. J.	$180,623 29	.....	$180,623 29	$68,416 39	$5,079 43	$254,119 11	.....	.....	.....
Farmers' Fire..... Penn.	283,728 00	.....	283,728 00	19,160 88	912,49	303,801 37	.....	$92 62	.....
Lycoming Fire.....Penn.	400,956 22	.....	400,956 22	2,637 29	308,891 98	712,485 49	.....	.....	.....
Millville Mutual F. & M .....N. J.	96,002 17	$101,351 69	197,453 86	2,968 81	1,050 00	201,472 67	$86,727 53	.....	.....
Milwaukee Mechanics Mutual...Wis.	221,816 03	.....	221,816 03	937 24	1,790 00	224,543 27	.....	.....	.....
Newark Fire..... .....N J.	80,644 55	.....	80,644 55	37,274 70	1,178 75	119,098 00	.....	.....	.....
Orient Mutual.....N. Y.	.....	618,320 84	618,320 84	28,936 48	5,226 87	652,484 19	.....	.....	.....
Pacific Mutual.....N. Y.	.....	426,771 13	426,771 13	31,955 02	.....	458,726 15	.....	.....	.....
Totals.....	$1,263,870 26	$1,146,443 66	$2,410,313 92	$192,286 81	$324,129 52	$2,926,730 25	$86,727 53	$92 62	.....

Table No. 5—Continued.

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Name of Company.	Income received during the year 1877 in cash.						Items not included in cash income.		
	Premiums.			From interest and dividends.	From all other sources.	Total cash income.	Prem. notes received during the year, remaining unpaid.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital and from other sources than income.
	Fire.	Marine and Inland.	Total.						
Commercial Union Assurance....G. B.	$883,561 97	$18,449 78	$902,011 75	$29,062 50	.....	$931,074 25	.....	.....	.....
Hamburg Bremer Fire..... .....Ger.	353,723 15	.....	353,723 15	25,911 96	.....	379,635 11	.....	.....	.....
Imperial Fire .. ..G B.	327,253 41	.....	327,253 41	36,496 05	.....	363,751 46	.....	.....	.....
LaCaisse General..... ..... France	301,898 57	.....	301,898 57	8,928 37	$23,285 89	334,112 83	.....	.....	.....
Lancashire.. ....Eng.	481,183 20	.....	481,183 20	5,265 60	....	486,448 80	....	.....	.....
Liverpool & London & Globe ....Eng.	2,553,709 62	.....	2,553,709 62	115,195 27	44,154 43	2,713,059 32	....	$16,519 81	.. ..
London Assurance Corporation.Eng.	387,364 79	.....	387,364 79	27,001 53	....	414,366 32	....	.....	.....
North British and Mercantile ...G B.	1,289,776 60	.....	1,289,776 60	79,081 45	3,200 43	1,322,058 48	....	.....	.....
Northern Assurance.....G. B.	327,973 82	.....	327,973 82	27,307 86	....	355,281 68	....	.....	.....
North German Fire..... ....Ger.	7,669 34	....	7,669 34	3,101 65	.....	10,770 99	.....	.....	.....
Queen..... .....G. B.	901,672 60	....	901,672 60	60,344 32	.....	962,016 92	....	....	.....
Scottish Commercial..... .....G. B.	508,963 97	....	508,963 97	30,410 18	3,690 00	543,064 15	.....	.....	.....
Trans Atlantic Fire..... . .....Ger.	37,200 80	.....	37,200 80	6,153 75	.....	43,354 55	.....	. ...	.....
Totals.....	$8,311,951 84	$18,449 78	$8,330,401 62	$454,262 49	$74,330 75	$8,858,994 86	....	$16,519 81	.....

V. FOREIGN COMPANIES—HOME OFFICES.

British Amer. Assurance .. ...Canada	$598,567 50	$89,059 32	$687,626 82	$64,350 06	$1,096 67	$753,075 57	.....	....	$18,441 69
Royal .. ..Eng.	3,682,632 06	....	3,682,632 06	... ...	331,568 58	4,014,200 64	.....	$321 62	....
Royal Canadian ....Canada	676,621 03	124,726 16	801,347 19	87,875 86	....	889,223 05	....	.....	500,000 00
Western Assurance..... .....Canada	722,690 06	53,288 36	775,978 42	54,282 93	.....	830,861 35	$30,867 66	....	463 67
Totals.....	$5,680,510 65	$267.078 84	$5,947,584 49	$157,106 87	$332,767 25	$6,487,460 61	$30,867 66	$321 62	$518.904 86
Grand aggregate.....	$54.642,945 10	$6,807,809 12	$61,450,754 22	$6,449,157 41	$1,045,828 57	$68,945,740 20	$1,702,407 23	$189,041 77	$1,164,492 24

TABLE No. 6.

Detailed Statement of Expenditures of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1877.

I. JOINT STOCK AND MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Losses Paid.			Dividends Paid.	Commissions and brokerage.	Salaries of officers and employees.	National, State and local taxes.	All other expenditures.	Aggregate expenditures	Deposit prem's returned on perpetual fire risks.
	Fire.	Marine and Inland.	Total.							
American.....Ill.	$274,976 98	.....	$274,976 98	$100,000 00	$118,152 17	$109,968 23	$19,541 81	$66,685 54	$884,314 68	.....
Firemens.....Ill.	3,035 02	.....	3,035 02	8,000 00	2,705 52	3,430 35	315 26	2,863 88	20,150 03	.....
Forest City.....Ill	11,378 60	.....	11,378 60	10,000 00	11,689 50	3,666 64	2,372 71	2,461 97	41,569 42	.....
German.....Ill.	66,990 44	.....	66,990 44	21,010 00	40,407 57	24,258 24	3,279 39	.....	155,940 64	.....
German Ins. and Sav. Inst...Ill	1,587 75	.....	1,587 75	15,180 00	2,911 91	.....	.....	.....	19,679 66	.....
German Fire of Peoria.....Ill.	7,805 03	.....	7,805 03	6,000 00	4,046 44	6,704 09	.....	4,114 58	28,670 14	.....
Millers Mutual Fire .....Ill.	.....	.....	.....	.....	236 47	1,529 04	.....	1,469 43	3,234 94	.....
Millers' National.....Ill.	18,788 84	.....	18,788 84	.....	725 41	7,836 13	142 50	6,299 64	33,292 52	.....
Rockford.....Ill	56,991 71	.....	56,991 71	40,000 00	81,257 18	12,302 26	7,241 93	20,098 38	217,896 41	.....
Traders.....Ill.	160,901 55	5,047 90	165,949 45	60,000 00	55,562 31	24,071 06	6,864 14	32,002 28	344,449 26	.....
Totals.....	$602,455 87	$5,047 90	$607,503 77	$260,190 00	$312,694 48	$198,251 06	$89,757 74	$135,790 65	$1,549,187 70	.....

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....N. Y.	$81,995 99	.....	$81,995 99	$19,692 50	$16,619 01	$12,780 00	$3,347 64	$8,726 40	$143,651 53	.....
Ætna.....Conn.	1,935,286 52	$50,779 51	1,986,065 03	660,000 00	442,991 00	163,468 89	57,802 48	145,481 00	3,445,658 40	.....
Ætna.....N. Y.	34,761 64	.....	34,761 64	30,000 00	10,714 77	17,650 00	3,406 03	11,275 76	107,808 20	.....
Agricultural.....N. Y.	281,162 69	.....	281,162 69	19,415 00	93,405 43	65,530 92	6,044 00	51,669 32	519,227 36	.....
Allemannia Fire.....Penn.	99,464 68	.....	99,464 68	10,000 00	20,261 02	10,913 16	3,899 16	18,417 52	162,955 54	.....
Alliance.....Mass.	68,512 52	.....	68,512 52	.....	23,299 18	8,859 72	3,904 41	18,281 07	122,856 90	.....
Amazon .....Ohio	271,862 51	10,160 06	282,022 57	.....	44,102 42	49,310 82	12,482 48	28,549 88	411,468 17	.....
American Fire.....Penn.	202,056 25	.....	202,056 25	39,800 00	134 42	97,347 76	18,328 23	7,627 55	360,294 21	.....
American Central. .....Mo.	185,439 06	.....	185,439 06	39,663 75	66,233 08	28,848 75	8,619 16	39,216 98	368,020 78	.....
American Exchange Fire .N. Y.	9,923 14	128 44	10,051 58	20,280 00	2,244 06	18,086 82	1,332 07	6,933 94	58,927 96	.....
Amity .....N. Y.	45,241 46	2,596 70	47,838 16	8,000 00	14,897 64	9,750 00	97 65	12,757 81	93,341 26	.....
Atlantic .....N. Y.	214,216 48	.....	214,216 48	20,000 00	44,711 19	24,554 00	9,362 93	27,931 92	340,776 52	.....
Atlantic Fire and Marine...R. I.	55,794 70	3,747 26	59,541 96	9,129 00	11,194 75	12,245 73	2,916 15	4,558 04	99,585 63	.....
Aurora Fire and Marine....Ohio	37,028 91	.....	37,028 91	9,520 50	14,886 29	5,782 47	4,422 14	4,429 91	76,020 22	.....
Ben Franklin.....Penn.	34,294 68	.....	34,294 68	8,815 00	10,810 77	11,720 71	1,996 53	.....	66,636 69	.....
Boatmans' Fire and Marine "	20,059 04	3,759 71	23,818 75	18,000 00	2,884 16	5,990 88	1,411 51	2,243 79	53,849 09	.....

Table No. 6—Continued.

Name of Company.	Losses Paid.			Dividends paid.	Commissions and brokerage.	Salaries of officers and employees.	National, State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit prem's returned on perpetual fire risks.
	Fire.	Marine and Inland.	Total.							
Boylston Mutual.....Mass.	$62,167 24	$148,748 42	$210,915 66	$70,057 20	$11,276 64	$22,350 00	$6,804 58	$14,428 97	$337,827 90	.....
Buffalo .....N. Y.	57,078 15	56,877 51	113,955 66	20,000 00	30,405 77	12,341 43	4,063 78	.....	180,756 64	.....
Buffalo German.....N. Y.	106,126 61	.....	106,126 61	30,000 00	32,874 92	12,784 83	3,378 29	16,845 48	201,960 13	.....
Citizens.....Mo.	96,007 13	611 94	96,619 07	19,985 09	25,927 97	10,000 00	6,458 88	7,910 24	168,911 16	.....
Citizens.....N. Y.	85,322 28	.....	85,322 28	70,363 70	19,490 32	54,011 11	3,359 75	18,987 03	251,494 14	.....
Clinton Fire.....N. Y.	33,720 30	.....	33,720 30	45,000 00	11,865 33	20,933 06	2,979 52	11,245 80	125,744 01	.....
Columbia Fire .....N Y.	38,541 73	.....	38,541 73	15,000 00	10,639 38	17,058 60	2,361 11	16,720 61	100,320 83	.....
Commerce Fire.....N. Y.	19,362 30	.....	19,362 30	10,000 00	3,935 85	13,858 38	1,618 87	11,392 05	80,159 45	.....
Commercial Fire .....N. Y.	175,420 29	.....	175,420 29	49,650 00	61,502 13	20,966 66	898 19	20,113 15	328,550 42	.....
Commonwealth .....Mass.	82,974 07	.....	82,974 07	30,000 00	25,114 23	16,588 33	5,587 37	18,462 85	178,726 85	.....
Continental .....N. Y.	695,413 08	.....	695,413 08	126,443 37	244,160 59	184,649 79	34,128 77	128,321 30	1,413,116 90	.....
Connecticut Fire .....Conn.	177,932 65	.....	177,932 65	60,000 00	57,528 57	21,322 80	8,456 09	34,071 44	359,310 55	.....
Detroit Fire and Marine...Mich.	54,478 47	18,771 17	73,249 64	25,000 00	12,516 82	15,044 10	4,264 26	11,075 31	141,150 13	.....
Dwelling House. ..... Mass.	3,556 25	.....	3,556 25	30,000 00	2,562 38	8,500 00	4,606 01	4,278 68	53,505 32	.....
Eliot..... Mass.	49,838 33	.....	49,838 33	20,000 00	11,585 33	11,250 00	4,665 31	5,277 67	102,596 64	.....
Enterprise Fire & Mar'n...Ohio.	31,764 52	51,359 13	83,143 65	36,000 00	12,474 92	13,764 94	5,191 66	17,040 95	167,616 12	.....
Equitable Fire & Marine...R. I.	52,526 17	6,373 03	58,899 20	23,669 80	19,231 69	16,216 74	5,143 05	2,711 72	125,892 20	.....
Equitable Fire .....Tenn	90,631 58	.....	90,631 58	.....	22,115 28	9,924 99	9,460 37	13,876 16	146,008 38	.....
Fairfield Fire.....Conn	61,540 57	.....	61,540 57	18,850 00	24,321 82	16,220 45	3,408 88	11,947 18	136,288 40	.....
Fame.....Penn.	96,355 81	.....	96,355 81	.....	6,782 71	5,600 00	1,177 98	11,278 13	128,189 63	.....
Faneuil Hall .....Mass.	120,211 02	.....	120,211 02	.....	46,874 92	4,715 14	7,397 63	25,283 36	204,932 27	.....
Farragut Fire .....N. Y.	47,886 89	.....	47,886 89	30,000 00	9,413 75	21,850 00	2,845 29	22,071 76	134,067 69	.....
Firemen's Fire.....Mass.	63,233 35	.....	63,233 35	30,295 00	13,512 10	12,174 96	7,912 70	7,356 19	134,486 30	.....
Firemens .....Ohio.	40,485 44	.....	40,485 44	30,196 00	17,636 18	11,707 34	4,688 06	18,132 06	122,840 10	.....
Firemens.....N. J.	90,086 25	.....	90,086 25	43,529 65	23,471 48	16,776 47	4,028 04	22,447 57	206,334 71	.....
Fireman's Fund .....Cal.	210,581 65	65,191 17	275,722 82	66,768 00	57,428 33	40,700 00	9,242 11	68,696 68	518,562 94	.....
Fireman's Trust.....N. Y.	24,209 11	.....	24,209 11	18,000 00	.....	16,486 83	.....	10,796 22	69,472 16	.....
Firemen's Fund.....N. Y	48,751 46	.....	48,751 46	14,500 00	20,809 36	13,246 42	1,852 35	9,656 86	108,816 45	.....
Fire Ass'n of Phila .....Penn.	634,975 72	.....	634,975 72	200,000 00	267,785 15	49,508 71	30,188 76	22,822 50	1,205,280 84	$24,969 06
First National Fire.....Mass.	63,049 26	.....	63,049 26	65,000 00	18,923 43	5,266 66	3,627 60	6,147 00	164,018 95	.....
Franklin .....Mo.	61,124 00	2,491 59	63,615 59	16,000 00	18,243 64	10,450 74	3,472 98	5,393 59	117,166 54	.....
Franklin Fire.....Penn.	394,388 92	.....	394,388 92	128,352 00	112,973 94	86,662 71	35,436 54	129,627 35	887,513 46	54,816 06
Franklin.....Mass.	42,656 12	.....	42,656 12	20,000 00	11,196 00	12,282 00	2,452 44	8,586 40	97,122 96	.....

Franklin.....Ohio	15,130 22		15,130 22	17,500 00	3,968 60	5,200 00	2,190 40	2,727 08	46,716 25		
German Fire.....Penn.	15,592 53		15,592 53	24,000 00	5,264 94	11,957 51	1,296 41	370 26	58,481 65		
Germania Fire.....N Y	327,178 18		327,178 18	150,000 00	116,684 98	74,252 28	16,527 98	106,711 29	791,554 71		
Germania.....N J	80,177 36		80,177 36	15,750 00	20,234 20	8,506 75	2,483 89	15,258 26	142,409 96		
German American.....N. Y.	416,552 44		416,552 44	100,000 00	139,354 21	94,620 77	24,806 77	98,645 18	873,981 37		
Girard Fire and Marine...Penn.	166,751 58		166,751 58	75,000 00	50,406 67	36,241 44	15,324 23	22,264 43	365,988 35	1,940 85	
Glens Falls.....N Y.	176,872 81		176,872 81	20,000 00	53,332 91	19,270 96	5,282 86	18,713 16	293,472 72		
Granite.....Va.	37,166 95		37,166 95	20,000 00	11,089 81	8,144 75	5,248 83	1,500 00	83,150 35		
Guardian.....N. Y.	45,854 41		45,854 41	20,000 00	15,580 59	17,980 00	132 00	9,210 46	108,707 46		
Hanover Fire.....N. Y.	376,593 72		376,593 72	50,000 00	116,108 67	46,905 48	17,741 86	130,296 32	737,646 05		
Hartford Fire.....Conn.	1,019,989 20		1,019,989 20	200,062 00	297,007 28	113,272 62	35,911 40	114,980 63	1,721,223 13		
Hekla Fire.....Wis.	15,390 87		15,390 87	11,836 53	8,502 04	3,800 00	940 42	3,110 05	43,579 91		
Hoffman Fire.....N. Y.	74,709 03	3,056 67	77,775 70	20,000 00	22,235 93	20,940 00	4,295 08	16,125 23	161,361 94		
Home.....N. Y.	1,524,533 06		1,524,533 06	299,390 00	531,378 14	252,477 90	68,509 10	208,123 60	2,884,401 80		
Home.....N. J.	37,184 76	49,650 23	86,834 99	14,000 00	18,690 14	8,750 00	1,495 50	11,325 61	141,096 24		
Home.....Ohio	164,577 82		164,577 82	25,000 00	47,695 49	21,962 25	12,124 56	22,797 65	294,157 77		
Howard.....N. Y.	76,417 42		76,417 42	60,376 00	23,106 17	36,245 48	7,214 93	27,013 51	230,375 51		
Hudson.....N. J.	45,453 90		45,453 90	10,000 00	15,635 61	24,130 06	3,464 07	14,568 55	113,252 19		
Humboldt.....N. J.	93,672 19		93,672 19		18,182 64	18,934 28	3,142 19		133,931 30		
Ins. Co. of N. America...Penn.	703,793 16	1,595,460 93	2,299,254 09	400,000 00	389,759 12	127,443 44	87,370 27	133,606 59	3,437,435 51	9,739 87	
Ins. Co. of State of Penn...Penn.	64,460 27	79,802 03	144,262 30	24,228 00	18,868 35	11,300 00	3,854 11	14,106 16	216,640 95	1,423 50	
Irving.....N. Y.	42,333 28		42,333 28	28,000 00	10,495 68	14,100 00	661 49	11,288 46	104,878 91		
Jefferson.....Mo.	34,815 34	380 65	35,195 99	16,000 00	15,205 30	4,010 02	4,708 91	4,455 09	79,575 31		
Kenton.....Ky	53,133 28	9,789 48	62,922 66	21,070 00	19,452 24	6,020 01	2,633 13	10,924 90	123,022 94		
Kings County Fire..N. Y.	48 138 89		48,138 89	30,000 00	4,226 88	17,700 00	1,721 80	7,970 35	109,757 92		
LaFayette Fire.....N. Y.	67,261 37		67,261 37	30,000 00	16,488 91	15,879 72		11,705 67	141,285 67		
Lamar.....N Y	89,512 47	17,877 64	107,390 11	20,000 00	18,752 12	18,341 67	1,933 18	17,036 49	183,453 57		
Lancaster Fire.....Penn.	87,537 39		87,537 39	11,052 00	27,307 54	5,099 78	4,743 85	5,730 06	141,470 12	491 87	
Lenox Fire.....N Y	20,281 63		20,281 63	15,000 00	4,099 03	13,049 88	648 32	9,396 74	62,475 60		
Lorillard.....N Y.	53,525 54		53,525 54	30,000 00	17,589 45	20,330 00	8,361 07	14,719 99	145,026 06		
Lynchburg Fire.....Va.	26,772 65		26,772 65	7,974 50	11,405 60	6,085 00	3,305 99	6,068 08	61,551 82		
Manuf'rs Fire & Marine...Mass.	161,826 67	178,975 09	340,801 76	49,450 00	10,022 38	41,301 03	11,489 03	30,427 03	483,491 23		
Manufacturers.....N. J.	94,987 41		94,987 41	14,000 00	29,773 74	9,882 26	3,694 99	9,705 47	161,893 87		
Manhattan Fire.....N. Y	408,169 61	49,405 92	457,575 53	50,000 00	93,659 11	50,422 96	16,613 48	65,267 34	733,538 42		
Mech'cs & Traders Fire.....N Y	85,597 55	23,604 22	109,201 77	60,000 00	19,943 99	25,187 40	6,349 81	6,947 77	227,530 74		
Merchants.....R I	111,212 87		111,212 87	24,000 00	36,878 28	14,878 64	6,100 28		193,065 77		
Merchants.....N J.	191,078 09		191,078 09	55,526 42	71,105 69	29,548 74	7,658 79	42,320 82	397,238 55		
Merchants.....Mo	6,659 35		6,659 35		4,161 20	4,832 00	1,648 93	1,877 64	19,164 12		
Merchants.....N. Y	55,018 44		55,018 44	40,000 00	27,180 47	23,067 28	5,361 94	10,665 63	171,313 76		
Merchants and Mechanics.....Va.	35,246 12		35,246 12	25,000 00	13,221 56	7,350 00	4,958 05	4,419 28	90,195 01		
Mercantile Mutual.....N Y		620,969 72	620,969 72	42,500 00	52,151 41	42,142 68	9,562 27	23,022 49	890,348 57		
Mercantile.....Ohio	51,844 60	10,601 56	62,446 16	30,000 00	10,910 84	12,574 80	2,679 80	6,635 81	125,446 91		
Mercantile Marine.....Mass	15,786 38	47,927 52	63,713 90	35,463 00	6,560 27	12,366 00	1,658 08	10,908 82	129,762 07		
Meriden Fire.....Conn.	115,116 20		115,116 20	24,000 00	28,794 80	9,900 00	4,705 06	17,573 46	200,089 52		

Table No. 6—Continued.

Name of Company.	Losses Paid.			Dividends paid.	Commissions and brokerage.	Salaries of officers and employees.	National, State and local taxes.	All other expenditures.	Aggregate expenditures	Deposit prem's returned on perpetual fire risks.
	Fire.	Marine and Inland.	Total.							
Mississippi Valley.....Tenn.	$48,674 78	$811 40	$49,486 18	.....	$16,996 49	$6,963 87	$4,170 48	$14,720 08	$91,856 00	.....
Mobile Fire Department.....Ala.	107,692 76	5,606 95	113,299 71	$9,000 00	26,400 11	9,856 90	11,318 36	32,075 65	201,945 73	.....
National Fire.....N. Y.	93,807 26	.....	93,807 26	28,000 00	25,500 69	17,226 89	3,921 35	25,290 59	193,248 58	.....
National Fire.....Conn.	154,577 36	.....	154,577 36	75,000 00	37,771 06	26,446 75	5,126 82	16,174 23	318,096 22	.....
National Fire .....Md.	27,628 46	.....	27,628 46	22,555 00	12,060 43	11,565 58	4,697 60	3,619 80	82,146 87	.....
Neptune Fire & Marine. ...Mass.	49,489 82	78,419 50	127,909 32	30,000 00	12,650 13	14,616 69	4,121 21	8,016 40	197,313 75	.....
Newark City Fire ....N J.	92,539 40	.....	92,539 40	17,165 00	26,582 54	14,186 00	4,797 04	7,209 63	162,429 61	.....
New Hampshire Fire..... N. H	95,630 18	.....	95,630 18	20,000 00	27,570 64	7,333 46	4,697 16	10,019 41	165,250 85	.....
New Orleans Ins. Ass'n.....La.	81,399 18	56,201 74	137,600 92	28,487 50	19,289 58	27,251 46	7,599 00	8,890 44	229,068 90	.....
New York Central ....N Y.	132,294 04	.....	132,294 04	9,000 00	30,283 56	4,233 92	2,121 04	7,326 26	185,259 82	.....
New York City.....N. Y.	46,278 70	.....	46,278 70	20,000 00	17,205 14	13,452 71	250 89	17,059 07	114,241 51	.....
Niagara Fire .....N Y.	327,860 00	.....	327,860 00	60,047 00	89,633 00	61,238 00	17,130 00	74,152 00	630,060 00	.....
Northern .....N Y.	80,252 75	.....	80,252 75	10,000 00	28,378 57	13,137 99	4,722 56	13,654 98	150,141 85	.....
Northwestern National. ...Wis	147,550 91	33,178 06	180,72. 97	30,000 00	43,067 90	27,332 80	12,282 64	26,196 49	319,608 80	.....
Orient.....Conn.	147,058 89	.....	147,058 89	88,500 00	36,961 97	22,064 86	6,419 57	22,192 41	278,196 70	.....
Pacific Fire.....N. Y	61,983 95	.....	61,983 95	40,000 00	18,865 14	25,650 00	4,514 00	10,502 94	161,516 03	.....
Park Fire .....N Y	24,995 96	.....	24,995 96	40,000 00	6,721 94	11,402 10	41 43	7,875 54	91,036 97	.....
Pennsylvania Fire .....Penn	280,429 16	.....	280,429 16	40,000 00	72,975 15	78,617 92	14,749 79	19,595 19	506,367 16	.....
Peoples .....Newark N J.	172,179 31	.....	172,179 31	20,789 70	65,416 66	18,194 48	9,129 57	4,506 05	290,217 75	.....
Peoples Fire .....Trenton, N J	113,727 98	.....	113,727 98	24,000 00	42,259 58	8,383 33	4,966 61	9,044 61	202,882 11	.....
Phenix .....N Y.	658,072 41	323,446 40	981,518 81	200,000 00	245,410 52	148,843 21	25,702 50	128,744 67	1,730,219 71	.....
Phoenix .....Conn.	645,340 06	.....	645,340 06	200,000 00	212,016 97	65,195 48	39,408 61	115,756 81	1,277,716 92	.....
Prescott .....Mass.	72,007 63	.....	72,007 63	20,000 00	23,838 26	9,812 49	2,560 48	12,099 20	140,818 06	.....
Providence Washington...R. I.	105,600 83	136,376 83	241,976 66	27,387 65	41,996 22	11,843 00	5,809 08	15,838 15	344,850 76	.....
Relief Fire.....N. Y.	67,303 94	.....	67,303 94	20,000 00	11,202 54	13,300 00	3,039 46	13,302 51	128,148 45	.....
Resolute Fire.....N. Y.	59,311 30	.....	59,311 30	10 98	5,002 02	19,048 50	168 43	7,695 23	91,236 46	.....
Revere Fire .....Mass.	41,639 55	.....	41,639 55	10,000 00	17,188 03	11,924 84	4,166 50	11,625 87	95,644 79	.....
Rochester German .....N Y.	108,691 75	.....	108,691 75	20,000 00	29,255 17	7,780 00	4,672 04	11,764 56	182,163 52	.....
Rochester .....Penn.	16,639 52	.....	16,639 52	10,000 00	4,356 18	2,681 79	756 95	.....	34,434 44	.....
Roger Williams.....R. I.	146,857 41	92,257 16	239,084 57	3,959 00	38,238 93	29,196 50	6,399 15	.....	316,878 15	.....
Rutgers Fire.....N. Y.	17,965 83	.....	17,965 83	40,000 00	8,297 66	17,331 66	5,945 25	7,356 56	96,916 96	.....
Safeguard Fire.....N. Y	78,332 28	2,017 22	80,349 50	32,000 00	22,579 08	17,550 00	2,554 53	15,177 74	170,211 15	.....
Security .....Conn.	118,415 44	88,271 33	206,686 77	20,000 00	47,887 97	24,088 19	1,998 18	.....	300,661 11	.....
Shawmut.....Mass.	139,717 19	.....	139,717 19	.....	32,249 49	19,798 23	11,422 58	15,526 16	218,699 65	.....

Shoe and Leather.....Mass.	$65,067 48	$47,395 67	$112,483 10	30,000 00	27,326 74	14,180 00	$3,901 83	12,745 12	200,636 29	.....
Springfield F. and M.....Mass.	351,444 99	.....	351,444 99	75,000 00	118,219 80	37,286 17	28,299 86	70,533 09	670,783 41	.....
Star Fire.....N. Y.	69,287 98	.....	69,287 98	35,000 00	5,129 71	20,298 83	5,147 22	27,586 00	162,449 74	.....
Standard Fire.....N. J.	114,180 13	.....	114,180 13	.....	36,820 98	5,632 00	3,260 86	10,631 15	170,525 12	.....
Standard Fire.....N. Y.	51,129 64	.....	51,129 64	24,710 00	10,976 47	21,779 43	2,135 84	10,532 35	121,269 73	.....
St. Joseph F. and M.....Mo.	83,640 69	.....	83,640 69	25,200 00	35,480 20	13,443 00	8,605 91	4,007 10	170,376 90	.....
St. Nicholas Fire.....N. Y.	97,716 84	.....	97,716 84	43,553 32	17,370 00	1,444 15	.....	13,526 95	173,611 26	.....
St. Paul F. & M.....Minn.	331,740 78	157,315 57	489,056 35	66,696 47	83,962 50	32,320 91	15,901 14	84,986 42	722,923 79	.....
Toledo F. and M.....Ohio	67,153 01	21,550 18	88,703 19	10,000 00	20,888 59	3,100 00	2,939 70	6,126 02	131,757 50	.....
Trade.....N. J.	61,093 85	31,241 53	92,335 38	16,024 00	16,205 34	4,458 16	2,929 43	7,751 87	139,704 18	.....
Tradesmen's Fire.....N. Y.	38,570 09	5,205 71	43,775 80	29,930 00	10,575 32	23,228 28	983 27	10,310 32	118,802 99	.....
Union.....Penn.	54,274 77	45,754 84	100,029 61	22,615 50	17,614 22	11,800 00	1,285 10	10,277 60	163,622 03	643 50
Union M. and F.....Texas	60,243 35	13,844 69	74,088 04	17,602 50	17,038 06	9,512 46	4,446 48	4,888 70	127,576 24	.....
Virginia F. and M.....Va.	97,520 29	.....	97,520 29	39,094 00	23,024 07	18,566 00	7,295 82	.....	185,500 18	.....
Virginia State.....Va.	25,680 32	.....	25,680 32	20,000 00	5,917 67	11,282 99	3,015 64	1,505 26	67,401 88	.....
Washington F. and M.....Mass.	60,232 56	143,370 96	203,603 52	40,000 00	15,949 86	16,675 00	7,178 55	11,440 26	294,847 19	.....
Watertown Fire.....N. Y.	228,887 85	.....	228,887 85	20,000 00	88,755 04	29,628 21	11,010 46	86,179 35	414,460 91	.....
Westchester Fire.....N. Y.	328,710 39	.....	328,710 39	29,955 00	112,658 75	29,800 00	15,839 77	69,175 57	586,139 48	.....
Williamsburgh City Fire...N. Y.	137,504 52	5,324 15	142,828 67	49,900 00	60,131 13	44,972 89	1,515 78	45,504 30	344,852 77	.....
Totals.....	$21,712,842 31	$4,396,696 64	$26,109,538 95	$6,255,148 54	$6,614,495 75	$3,889,842 65	$1,166,221 93	$3,499,069 27	$47,534,317 09	$94,024 20

III. MUTUAL COMPANIES OF OTHER STATES.

American.....N. J.	$47,779 83	.....	$17,779 83	$90,495 91	$23,565 08	$29,978 92	$4,278 97	$4,098 51	$200,197 22	.....
Farmers' Fire.....Penn.	199,474 53	.....	199,474 53	.....	57,197 87	17,403 83	5,967 67	15,581 76	295,625 66	.....
Lycoming Fire.....Penn.	491,534 91	.....	491,534 91	.....	70,398 24	9,480 20	6,462 11	86,439 12	664,314 58	.....
Millville Mutual F. & M...N. J.	79,956 98	83,042 43	162,999 41	.....	17,501 69	22,840 27	5,611 93	.....	208,953 30	.....
Milwaukee Mech. Mutual..Wis.	128,370 79	.....	128,370 79	.....	45,470 05	21,055 52	7,726 78	14,630 63	217,253 77	.....
Newark Fire.....N. J.	19,777 23	.....	19,777 23	24,028 10	12,976 36	8,185 96	2,020 43	7,808 98	74,792 06	.....
Orient Mutual.....N. Y.	.....	572,493 42	572,493 42	700 80	28,753 47	50,614 74	6,933 81	12,362 61	671,858 35	.....
Pacific Mutual.....N. Y.	.....	288,363 67	288,363 67	40,468 98	31,612 78	42,617 49	8,542 97	45,304 84	456,910 73	.....
Totals.....	$966,894 27	$943,899 52	$1,910,793 79	$155,688 79	$287,475 54	$202,176 93	$47,544 17	$186,226 45	$2,789,905 67	.....

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assur...G.B.	$463,343 27	$12,486 75	$475,830 02	.....	$196,209 21	$30,402 54	$19,634 97	$34,904 88	$756,981 62	.....
Hamburg Bremer Fire.....Ger.	153,154 18	.....	153,154 18	.....	67,087 43	15,584 33	5,543 70	25,219 24	266,588 88	.....
Imperial Fire.....G. B.	202,355 65	.....	202,355 65	.....	49,337 44	24,668 72	15,417 31	.....	291,779 12	.....
LaCaisse Generale.....France	118,470 19	.....	118,470 19	.....	96,229 38	8,244 97	.....	.....	222,944 54	.....
Lancashire.....Eng.	288,880 33	.....	288,880 33	.....	83,506 44	47,871 90	14,072 06	.....	434,330 73	.....
Liverpool & L. & G.....Eng.	954,466 90	.....	954,166 90	.....	312,552 63	154,306 43	50,216 49	132,374 34	1,603,916 79	33,535 97
London Assurance Cor.....Eng.	185,698 20	.....	185,698 20	10,673 14	52,563 00	25,920 13	18,096 28	43,531 32	336,482 07	.....
North British & Mercantile G.B.	623,075 21	.....	623,075 21	.....	167,413 84	80,593 90	29,799 51	80,699 25	981,581 71	.....
Northern Assurance.....G. B.	172,286 44	.....	172,286 44	.....	49,196 07	24,598 03	13,726 32	.....	259,806 86	.....
North German Fire.....G B.	627 50	.....	627 50	.....	8,108 21	1,245 80	152 95	1,285 71	6,420 17	.....
Queen.....G. B.	471,392 64	.....	471,392 64	.....	128,905 65	41,292 95	21,445 95	49,340 52	712,377 71	.....

Table No. 6—Continued.

Name of Company.	Losses Paid.			Dividends Paid.	Commissions and brokerage.	Salaries of officers and employees.	National, State and local taxes.	All other expenditures.	Aggregate expenditures	Deposit prem's returned on perpetual fire risks.
	Fire.	Marine and Inland.	Total.							
Scottish Commercial.....G. B.	$280,730 72	.....	$280,730 72	.....	$89,832 89	$30,220 82	$16,644 17	$36,642 32	$454,070 92	.....
Trans-Atlantic Fire..... .....Ger.	6,706 05	.....	6,706 05	.....	6,612 20	6,048 95	441 87	4,775 98	24,585 05	.....
Totals.....	$3,921,187 28	$12,486 75	$3,933,674 03	$10,673 14	$1,302,554 39	$490,999 47	$205,191 58	$408,773 56	$6,351,866 17	$33,535 97
V. FOREIGN COMPANIES—HOME OFFICES.										
British Amer. Assur... ...Canada	$339,326 78	$77,642 22	$416,969 00	$50,691 64	$121,055 55	$31,762 86	$11,682 46	$62,627 54	$694,789 05	.....
Royal..... .....Eng.	2,137,994 25	.....	2,137,994 25	386,060 00	475,448 50	279,061 85	.....	285,577 98	3,564,142 58	.....
Royal Canadian..... .....Canada	1,061,664 53	84,207 58	1,145,872 11	.....	133,417 36	54,468 01	24,575 93	126,313 03	1,484,646 44	.....
Western Assurance.....Canada	449,349 48	66,169 10	515,518 58	62,115 20	118,508 04	17,295 66	13,211 33	59,670 46	786,319 27	.....
Totals.....	$3,988,335 04	$228,018 90	$4,216,353 94	$498,866 84	$848,429 45	$382,588 38	$49,469 72	$534,189 01	$6,529,897 34	.....
Grand aggregate..	$31,191,714 77	$5,586,149 71	$36,777,864 48	$7,180,567 81	$9,365,649 61	$5,158,858 49	$1,508,185 14	$4,764,048 94	$64,755,178 97	$127,560 17

TABLE No. 7.

Showing the Fire Business done in the State of Illinois during the year 1877.

I. JOINT STOCK AND MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Location.	Risks written.	Premiums received.		Losses paid.	Ratio of loss to	
			Amount.	Prem. rate.		Risks written	Prem's. rec'd.
American	Chicago, Ill.	$45,523,517 00	$226,072 31	.50	$57,818 09	.13	25.57
Firemens	Chicago, Ill.	1,392,458 00	17,849 74	1.28	3,035 02	.22	17.00
Forest City	Rockford, Ill.	3,178,914 00	59,669 56	1.88	11,378 60	.36	19.07
German	Freeport, Ill.	4,936,471 00	69,862 27	1.40	21,581 28	.44	30.89
German Insurance and Savings Institution	Quincy, Ill.	1,195,760 00	11,328 05	.95	1,587 75	.13	14.02
German Fire of Peoria	Peoria, Ill.	1,727,222 00	26,053 22	1.51	8,785 03	.51	33.72
Millers' Mutual Fire	Alton, Ill.	185,072 00	8,750 90	4.73	.....	.....	.....
Millers' National	Chicago, Ill.	1,015,600 00	39,263 91	3.87	18,788 84	1.85	47.85
Rockford	Rockford, Ill.	10,112,784 00	156,142 07	1.56	41,914 83	.41	26.50
Traders	Chicago, Ill.	14,784,147 80	130,122 14	.88	45,855 69	.31	35.24
Totals		$84,046,945 80	$747,109 17	.89	$210,745 13	.25	28.21

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire	New York, N.Y.	$905,689 00	$10,312 23	1.14	$2,311 88	.26	22.42
Ætna	Hartford, Conn.	17,348,078 00	210,180 69	1.21	86,323 67	.50	41.07
Ætna	New York, N.Y.	441,958 00	4,756 88	1.08	764 19	.17	16.06
Agricultural	Watertown, N.Y.	10,044,349 00	87,403 78	.87	14,499 72	.14	16.59
Allemannia Fire	Pittsburgh, Penn.	1,146,310 00	18,238 10	1.59	11,482 67	1.00	62.96
Alliance	Boston, Mass.	320,205 00	3,592 39	1.12	2,467 63	.77	68.71
Amazon	Cincinnati, Ohio	2,479,137 59	30,149 98	1.22	13,949 87	.56	46.27
American Fire	Philadelphia, Penn.	4,977,589 00	52,378 45	1.05	35,266 00	.71	67.33
American Central	St. Louis, Mo.	4,832,944 00	65,881 98	1.36	30,863 51	.64	46.85
American Exchange Fire	New York, N.Y.	26,400 00	230 75	.88	.....	.....	.....
Amity	New York, N.Y.	311,363 00	2,743 93	.88	540 03	.17	19.68
Atlantic	Brooklyn, N.Y.	1,507,500 00	19,753 20	1.31	7,825 43	.52	39.62
Atlantic Fire and Marine	Providence, R.I.	758,461 12	9,743 54	1 28	8,014 88	1.06	82.26
Aurora Fire and Marine	Cincinnati, Ohio	374,900 00	5,125 57	1.37	3,198 47	.85	62.41
Ben Franklin	Allegheny, Penn.	632,708 69	10,912 45	1.41	9,824 06	1.55	90.06
Boatman's Fire and Marine	Pittsburgh, Penn.	.....	.....	.....	.....	.....	.....
Boylston Mutual	Boston, Mass.	1,222,000 00	8,663 06	.71	6,867 09	.56	79.27

Table No. 7—Continued.

Name of Company.	Location.	Risks written.	Premiums Received.		Losses Paid.	Ratio of loss to	
			Amount.	Prem. rate.		Risks written	Prem's recev'd
Buffalo	Buffalo, N. Y.	$785,246 00	$10,182 83	1.30	$6,982 64	.89	68.58
Buffalo German	Buffalo, N. Y.	1,469,250 00	13,911 81	.95	5,541 80	.38	39.84
Citizens	St. Louis, Mo.	1,145,918 00	14,646 64	1.28	1,931 36	.17	13.19
Citizens	New York, N. Y.	1,232,574 67	9,793 23	.79	4,450 81	.36	45.45
Clinton Fire	New York, N. Y.	371,716 00	3,859 00	1.04	19 34	.01	.50
Columbia Fire	New York, N. Y.	746,801 78	7,194 59	.96	3,468 22	.46	48.20
Commerce Fire	New York, N Y.	364,154 16	2,690 16	.74	501 79	.14	18.66
Commercial Fire	New York, N. Y.	1,640,736 00	16,297 00	.99	5,408 91	.33	33.19
Commonwealth	Boston, Mass	1,601,282 00	16,209 62	1.01	5,282 50	.33	32.59
Continental	New York, N. Y.	11,146,810 00	85,218 51	.76	37,096 62	.33	43.53
Connecticut Fire	Hartford, Conn.	1,624,036 00	28,074 07	1.42	11,848 98	.73	51.35
Detroit Fire and Marine	Detroit, Mich.	1,958,376 00	13,747 30	.70	4,757 20	.24	34.60
Dwelling House	Boston, Mass.	551,225 00	3,282 77	.60			
Eliot	Boston, Mass.	1,485,056 00	13,256 87	.89	5,268 70	.35	39.75
Enterprise Fire and Marine	Cincinnati, Ohio	562,852 00	7,464 20	1.33	4,803 14	.85	64.35
Equitable Fire and Marine	Providence, R. I.	758,461 12	9,743 54	1.28	8,014 88	1.06	82.26
Equitable Fire	Nashville, Tenn.	487,250 00	5,316 60	1.09	3,491 73	.72	65.68
Fairfield Fire	South Norwalk, Conn.	1,415,643 00	19,414 66	1.37	6,604 17	.47	34.02
Fame	Philadelphia, Penn.	588,405 90	8,214 49	1.40	3,595 66	.61	43.77
Faneuil Hall	Boston, Mass.	1,000,677 00	12,721 74	1.27	5,104 72	.51	40.13
Farragut Fire	New York, N. Y.	765,950 00	6,096 93	.80	3,568 66	.47	58.54
Firemen's Fire	Bostor, Mass.	1,485,057 00	13,256 87	.89	5,121 43	.35	38.64
Firemen's Fire	Dayton, Ohio	641,738 00	9,273 95	1.45	5,296 33	.83	57.11
Firemen's Fire	Newark, N. J.	620,911 00	7,342 61	1.18	4,613 41	.74	62.85
Fireman's Fund	San Francisco, Cal.	3,098,313 48	41,560 20	1.34	16,766 36	.54	40.34
Fireman's Trust	Brooklyn, N. Y.	1,259,005 00	4,985 56	.40	3,467 56	.28	69.55
Firemen's Fund	New York, N. Y.	451,134 50	6,659 71	1.48	1,449 53	.32	21.77
Fire Association of Philadelphia	Philadelphia, Penn.	7,438,520 00	87,983 62	1.18	48,328 25	.65	54.93
First National Fire	Worcester, Mass.	809,572 00	11,294 15	1.40	5,060 68	.63	44.81
Franklin	St. Louis, Mo.	1,205,905 00	16,510 60	1.37	7,616 05	.63	46.13
Franklin Fire	Philadelphia, Penn.	3,363,442 50	41,548 35	1.24	12,458 10	.37	29.99
Franklin	Boston, Mass.	719,788 00	7,959 70	1.11	1,727 15	.24	21.70
Franklin	Columbus, Ohio	613,285 00	5,283 61	.85	566 28	.09	1.08
German Fire	Pittsburgh, Penn.	189,721 00	2,246 58	1.18			

Germania Fire	New York	N. Y.	3,657,839 00	51,684 94	1.41	21,300 00	.58	41.21	
Germania	Newark	N. J.	729,313 00	7,801 49	1 07	3,662 29	.50	46.94	
German American	New York	N. Y.	6,638,130 00	74,121 98	1.12	33,372 59	.50	45.02	
Girard Fire and Marine	Philadelphia	Penn.	7,855,244 00	81,061 55	1.03	34,713 64	.44	42.82	
Glens Falls	Glens Falls	N. Y.	1,497,224 00	17,680 17	1.18	9,189 85	.61	51.98	
Granite	Richmond	Va.	428,604 17	4,186 55	.98	1,683 93	.39	40.22	
Guardian	New York	N Y							
Hanover Fire	New York	N Y.	3,657,839 00	51,684 94	1 41	21,300 40	58	41.21	
Hartford Fire	Hartford	Conn.	15,089,168 00	182,643 98	1.21	50,021 84	.33	27.39	
Hekla Fire	Madison	Wis.	169,890 00	3,052 90	1.80	557 26	.33	18.24	
Hoffman Fire	New York	N. Y.	873,277 69	9,193 25	1.05	5,451 06	.62	59.30	
Home	New York	N. Y.	16,824,344 00	211,808 12	1.26	47,258 27	.28	22.31	
Home	Newark	N. J.	342,006 67	3,292 72	.96	48 00	.01	1.46	
Home	Columbus	Ohio	1,255,388 00	17,793 69	1.42	7,989 29	.64	44 90	
Howard	New York	N. Y.	1,240,711 00	10,540 72	.85	5,615 56	.45	53.28	
Hudson	Jersey City	N. J.	1,262,710 67	11,793 50	.93	8,584 73	.68	72 87	
Humboldt	Newark	N. J.	567,614 34	7,480 28	1 32	3,751 91	.66	50.16	
Insurance Company of North America	Philadelphia	Penn.	7,745,180 00	100,852 69	1.30	40,574 33	.52	40.23	
Insurance Company of the State of Pennsylvania	Philadelphia	Penn	1,940,670 00	19,287 26	.99	7,711 25	.40	40.00	
Irving	New York	N. Y.	890,778 08	10,159 91	1.14	6,013 17	.68	59.18	
Jefferson	St. Louis	Mo.	560,271 00	7,626 92	1.36	1,194 73	.21	15.67	
Kenton	Covington	Ky	447,566 00	8,070 34	1.80	4,241 00	.95	52.55	
Kings County Fire	Brooklyn	N. Y.	1,009,195 00	11,723 36	1 16	3,595 87	.36	30.68	
LaFayette Fire	Brooklyn	N. Y.	619,787 00	6,404 62	1 03	3,961 56	.64	61.85	
Lamar	New York	N. Y	730,729 00	8,486 71	1.16	6,312 95	.86	74 38	
Lancaster Fire	Lancaster	Penn.	1,162,480 00	18,018 06	1.55	7,660 24	.66	42 51	
Lenox Fire	New York	N. Y	290,973 33	2,578 97	.89	3,374 67	1.16	13 08	
Lorillard	New York	N Y	1,451,385 00	9,971 01	.69	3,367 55	.23	33.77	
Lynchburg Fire	Lynchburg	Va.	447,345 31	6,932 13	1 55	4,061 91	.91	58.45	
Manufacturers Fire and Marine	Boston	Mass	2,530,585 00	25,419 89	1 00	16,427 53	.65	64 63	
Manufacturers	Newark	N. J.	355,400 00	3,675 00	1.03	4,207 83	1.18	11.45	
Manhattan Fire	New York	N. Y	2,006,440 00	19,780 29	.99	11,937 84	.59	60.35	
Mechanics and Traders Fire	New York	N Y	1,680,631 00	9,856 41	.59	3,758 43	.22	38.13	
Merchants	Providence	R. I	756,461 12	9,743 54	1.29	8,014 88	1.06	82.25	
Merchants	Newark	N. J.	3,408,711 17	28,040 10	.82	16,611 47	49	59.24	
Merchants	St. Joseph	Mo.	252,225 00	3,097 95	1.21				
Merchants	New York	N. Y.	722,960 00	5,256 24	.73	4,364 25	.60	83.06	
Merchants and Mechanics	Richmond	Va.	486,836 00	6,974 06	1.43	4,283 31	.88	61.42	
Mercantile Mutual	New York	N. Y.	6,390,282 00	80,475 59	.48	20,060 38	.31	65.35	
Mercantile	Cleveland	Ohio	730,755 00	7,281 06	1.00	4,352 71	.60	59.80	
Mercantile Marine	Boston	Mass.	828,436 00	7,226 10	.87	7,425 01	.90	10.28	
Meriden Fire	Meriden	Conn.	1,060,658 00	18,258 57	1.25	1,088 17	.10	8 21	
Mississippi Valley	Memphis	Tenn.	1,021,966 00	14,868 58	1.44	10,721 32	1.05	72.09	
Mobile Fire Department	Mobile	Ala.	349,457 00	4,826 48	1.40	2,556 49	.73	52.97	
National Fire	New York	N. Y.	680,916 00	4,644 37	.74	2,199 22	.35	47.36	

Table No. 7—Continued.

Name of Company.	Location.	Risks written.	Premiums received.		Losses paid.	Ratio of loss to	
			Amount.	Prem. rate.		Risks written	Prem's receiv'd
National Fire	Hartford, Conn.	$2,857,086 00	$28,472 12	1.00	$3,008 65	.13	12.44
National Fire	Baltimore, Md.	392,675 00	4,263 29	1 08	1,156 05	.30	27.10
Neptune Fire and Marine	Boston, Mass.	811,363 00	10,777 83	1.33	6,839 08	.84	63.46
Newark City Fire	Newark, N. J.	767,152 25	7,703 46	1.02	3,420 46	.45	44.40
New Hampshire Fire	Manchester, N. H.	1,122,060 00	11,899 94	1.02	4,146 51	.37	36.37
New Orleans Insurance Association	New Orleans, La.	226,318 00	3,276 07	1.44	1,786 61	.79	54.51
New York Central	Union Springs, N. Y.	360,020 00	3,855 59	1.07	2,569 41	.71	66.65
New York City	New York, N. Y.	353,749 66	2,211 58	.63			
Niagara Fire	New York, N. Y.	3,084,562 00	35,920 02	1.16	13,464 71	.44	37.48
Northern	Watertown, N. Y.	994,711 68	13,352 37	1.34	4,906 86	.49	36.75
Northwestern National	Milwaukee, Wis.	11,032,849 00	69,878 68	.63	19,480 08	.18	27.87
Orient	Hartford, Conn.	1,806,044 00	20,015 28	1.11	7,395 21	.41	36.95
Pacific Fire	New York, N. Y.	1,586,475 00	12,436 82	79	3,437 21	.22	27.64
Park Fire	New York, N. Y.	306,250 00	2,371 91	.77	4 50	.00	.19
Pennsylvania Fire	Philadelphia, Penn.	2,689,827 00	37,526 53	1.39	17,477 22	.65	46.57
Peoples	Newark, N. J.	2,440,472 00	25,010 76	1.03	5,281 09	.21	20 92
People's Fire	Trenton, N. J.	640,897 00	6,480 64	1 01	1,774 28	.28	27.88
Phenix	Brooklyn, N. Y.	7,237,443 00	90,889 68	1.25	37,321 99	.52	41 09
Phœnix	Hartford, Conn	6,845,604 00	103,229 08	1.53	35,496 06	.56	34.39
Prescott	Boston, Mass.	1,090,103 00	11,748 83	1.08	6,526 47	.60	55.60
Providence Washington	Providence, R. I.	758,461 00	9,743 54	1.28	8,014 88	1.06	82.26
Relief Fire	New York, N. Y.	732,693 00	6,688 96	.91	60 00	.01	90
Resolute Fire	New York, N. Y.	298,197 00	2,564 74	.81	498 41	.17	19.43
Revere Fire	Boston, Mass.	593,980 00	7,138 05	1.20	5,851 71	.99	82.03
Rochester German	Rochester, N. Y.	806,585 00	10,393 90	1.28	7,808 38	.97	75.13
Rochester	Rochester, Penn.	31,400 00	541 87	1.72	1,406 45	4 58	259.96
Roger Williams	Providence, R. I.	477,784 00	5,815 87	1.22	6,237 53	1.30	107.25
Rutgers Fire	New York, N. Y.	623,560 00	4,978 49	.80			
Safeguard Fire	New York, N. Y.	799,220 00	6,928 78	.87	7,020 02	.88	101.31
Security	New Haven, Conn.	779,140 00	8,516 44	1.09	6,282 80	.81	73.77
Shawmut	Boston, Mass.	1,630,615 00	24,235 18	1.49	6,055 04	.37	24.98
Shoe and Leather	Boston, Mass.	1,497,813 00	15,898 35	1.06	5,007 71	.33	31.50
Springfield Fire and Marine	Springfield, Mass.	4,641,667 25	61,441 85	1.32	22,818 26	.49	37.13
Star Fire	New York, N. Y.	1,100,314 00	9,157 57	.83	3,813 46	.32	26.42

Standard Fire	Trenton	N. J.	1,405,069 99	22,443 29	1.58	9,496 07	.67	42.32
Standard Fire	New York	N. Y.	520,891 33	4,505 92	.87	5,240 49	1.01	116.30
St. Joseph Fire and Marine	St Joseph	Mo.	707,551 00	9,395 57	1.33	6,612 96	.93	70.38
St. Nicholas Fire	New York	N. Y.	1,223,312 00	10,897 00	.89	5,002 75	.41	45.91
St. Paul Fire and Marine	St Paul	Minn.	2,310,994 00	33,004 89	1.43	12,336 10	.53	37.38
Toledo Fire and Marine	Toledo	Ohio	313,197 66	4,890 78	1.56	2,731 38	.90	55.85
Trade	Camden	N. J.	412,401 25	7,541 24	1.83	7,674 49	1.86	101.77
Tradesmen's Fire	New York	N. Y.	551,263 00	5,428 02	.98	202 80	.04	3.74
Union	Philadelphia	Penn.	757,310 20	7,314 59	.97	5,885 70	.77	79.79
Union Marine and Fire	Galveston	Texas	279,419 66	4,478 72	1.78	4,118 84	1.49	91.96
Virginia Fire and Marine	Richmond	Va.	202,618 09	6,719 02	3.32	686 48	.30	9.03
Virginia State	Richmond	Va.	222,646 00	2,402 06	1.08	3,372 29	1 51	140.39
Washington Fire and Marine	Boston	Mass.	1,504,000 00	12,741 85	.85	7,558 24	.50	59.28
Watertown Fire	Watertown	N. Y.	1,962,821 00	18,592 30	1.00	1,916 04	.10	10.31
Westchester Fire	New Rochelle	N. Y.	3,941,170 00	38,688 49	.98	11,926 14	.30	30.83
Williamsburgh City Fire	Brooklyn	N. Y.	2,322,451 00	22,744 18	.98	11,569 24	.49	50.87
Totals			$282,410,419 09	$3,129,957 16	1.11	$1,291,150 58	.46	41.25

III. MUTUAL COMPANIES OF OTHER STATES.

American	Newark	N. J.	$918,855 00	$6,001 40	.65	$7,616 69	.83	126.92
Farmers' Fire	York	Penn.	1,420,896 00	28,438 24	1.65	14,690 14	1.03	62.67
Lycoming Fire	Muncy	Penn.	4,423,622 79	57,872 45	1.31	33,927 98	.77	58.62
Millville Mutual Marine and Fire	Millville	N. J.	2,134,577 50	36,004 71	1.73	22,168 59	1.04	61.55
Milwaukee Mechanics Mutual	Milwaukee	Wis	2,937,157 00	36,983 13	1.26	17,814 41	.61	48.17
Newark Fire	Newark	N. J.	331,925 00	3,515 99	1.06	3,439 01	1.04	97.81
Totals			$12,167,033 29	$168,815 92	1.35	$99,651 77	.82	60.83

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance	London	G. B.	$3,700,695 00	$42,007 23	1.13	$15,455 97	.42	36.97
Hamburg Bremer Fire	Hamburg	Ger.	3,458,799 00	37,864 41	1.09	12,175 29	.35	32.15
Imperial Fire	London	G. B.	2,797,800 56	30,675 32	1.10	10,751 97	.38	35.05
LaCaisse Generale	Paris	France	2,734,406 11	31,316 05	1.15	11,376 98	.42	36.33
Lancashire	Manchester	Eng.	2,925,794 84	39,991 95	1.37	9,980 62	.34	24.76
Liverpool and London and Globe	Liverpool	Eng.	8,652,906 00	85,503 90	.99	17,341 41	.20	20.28
London Assurance Corporation	London	Eng	2,168,327 00	21,766 03	1.01	6,857 09	.32	31.50
North British and Mercantile	London and Edinburgh	G. B.	3,516,260 00	50,482 41	1.44	20,182 42	.57	39.98
Northern Assurance	London	G. B.	2,797,800 56	30,675 32	1.10	8,823 54	.32	28.76
North German Fire	Hamburg	Ger.	168,467 00	1,728 69	1.02			
Queen	Liverpool	G. B.	8,050,908 00	35,654 60	1.17	22,290 82	.73	62.52
Scottish Commercial	Glasgow	G. B.	5,080,126 00	43,991 19	.87	18,448 58	.36	41 93
Trans-Atlantic Fire	Hamburg	Ger.	325,780 00	3,685 35	1.13			
Totals			$41,373,670 07	$455,342 45	1.10	$153,599 10	.37	33.73

Table No. 7—Continued.

V. FOREIGN COMPANIES—HOME OFFICES.

Name of Company.	Location.	Risks written.	Premiums Received.		Losses Paid.	Ratio of loss to	
			Amount.	Prem. rate.		Risks written	Prem'ms recev'd
British American Assurance	Toronto, Canada	$4,566,815 00	$48,877 30	1.07	$18,607 01	.41	38.07
Royal	Liverpool, England	6,450,933 82	67,718 47	1.02	19,020 43	.29	28.09
Royal Canadian	Montreal, Canada	4,709,633 98	58,418 27	1.24	32,599 87	.69	55.80
Western Assurance	Toronto, Canada	4,586,740 00	57,498 28	1.25	20,895 52	.46	36.34
Totals		$20,518,622 30	$252,512 27	1.11	$91,122 83	.45	39.19

2—Marine and Inland Business done in Illinois for the year 1877.

Traders	Chicago, Ill.	$736,169 15	$8,117 99	.42	$1,042 72	14	32 49
Ætna	Hartford, Conn.	1,888,848 00	12,836 12	.68	12,396 05	.66	96.49
Amazon	Cincinnati, Ohio				277 45		
Buffalo	Buffalo, N. Y.	1,561,074 00	14,601 29	.94	5,350 67	.34	36.65
Detroit Fire and Marine	Detroit, Mich	102,483 00	412 35	.40			
Manhattan Fire	New York, N. Y.	121,500 00	5,845 50	4.81	3,236 21	2 66	55.35
Merchants	St Joseph, Mo.	15,660 00	54 75	.35			
Mercantile	Cleveland, Ohio	380,338 00	5,061 28	1.33	4,083 01	1.07	80.63
Mississippi Valley	Memphis, Tenn	5,311 00	38 28	.72			
Northwestern National	Milwaukee, Wis.	645,675 00	3,516 88	.55	456 77	.07	13.05
Phœnix	Brooklyn, N. Y.	12,689,916 00	46,000 75	.36	14,888 53	.12	32.37
Providence Washington	Providence, R. I	664,176 00	4,506 96	.68	4,116 30	.62	91 33
Security	New Haven, Conn.	825,698 00	6,409 46	.78	4,712 62	.57	73.53
St Paul Fire and Marine	St Paul, Minn.	2,349,248 68	15,234 64	.65	10,613 56	.45	69.67
Millville Mutual Marine and Fire	Millville, N. J.	450,101 40	9,011 34	2.00	3,467 61	.77	38.48
Orient Mutual	New York, N. Y.	4,999,236 66	32,054 41	.77	12,284 09	.64	38.32
Pacific Mutual	New York, N. Y.	4,999,768 00	13,079 73	.26	5,782 96	.12	44.21
Commercial Union Assurance	London, G. B.	917,787 00	8,717 98	.41			
British American Assurance	Toronto, Canada	826,950 00	1,549 47	.47	909 77	.28	58.71
Royal Canadian	Montreal, Canada	390,295 00	2,517 01	.64			
Total Marine and Inland business		$34,020,149 84	$179,556 19	.53	$83,572 82	.23	46 54
Total Fire business		440,511,091 55	4,728,786 97	1.07	1,846,269 41	.42	39.04
Grand aggregate		$474,531,241 39	$4,908,295 16	1.03	$1,929,841 73	.41	39.32

TABLE No. 8.

I.—Statement showing Profit and Loss of Fire and Marine-Inland Insurance in Illinois during the year 1877.

I. JOINT STOCK AND MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Losses paid in 1877.	Losses paid in 1877.	Losses incurred and estimated expenses.			Premiums received.	Balance.	
			Losses incurred in 1877.	Estimated expenses, 30 per cent. on receipts.	Total.		Profit.	Loss.
American	Chicago, Ill.	$57,816 09	$55,185 56	$67,821 69	$123,007 25	$226,072 81	$103,065 06	
Firemen's	Chicago, Ill.	3,085 02	2,072 52	5,354 92	7,427 44	17,849 74	10,422 30	
Forest City	Rockford, Ill.	11,378 60	8,277 70	17,900 87	26,178 57	59,669 56	33,490 99	
German	Freeport, Ill.	21,561 28	26,555 11	20,958 68	47,513 79	69,862 27	22,348 48	
German Ins. and Sav. Inst.	Quincy, Ill.	1,587 75	587 75	3,396 92	3,984 67	11,323 05	7,338 38	
German Fire of Peoria	Peoria, Ill.	8,785 03	9,824 69	7,815 97	17,640 00	26,053 22	8,413 22	
Millers' Mutual Fire	Alton, Ill.			2,625 27	2,625 27	8,750 90	6,125 63	
Millers' National	Chicago, Ill.	18,768 84	24,089 77	11,779 17	35,868 94	39,263 91	3,394 97	
Rockford	Rockford, Ill.	41,914 88	38,587 78	47,442 62	86,030 40	158,142 07	72,111 67	
Traders	Chicago, Ill.	46,868 41	46,868 41	39,972 04	86,840 45	133,240 13	46,399 68	
Totals		$211,757 85	$212,048 63	$225,066 15	$437,116 78	$750,227 16	$313,110 38	

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire	New York, N. Y.	$2,311 88	$5,715 90	$3,093 67	$8,809 57	$10,312 23	$1,502 66	
Ætna	Hartford, Conn.	98,709 72	91,007 21	66,905 04	157,912 25	223,016 81	65,104 56	
Ætna	New York, N. Y.	764 19	4,168 21	1,427 06	5,595 27	4,756 88		$638 39
Agricultural	Watertown, N. Y.	14,499 72	13,176 76	26,221 13	39,397 89	87,403 78	48,005 89	
Allemannia Fire	Pittsburgh, Penn.	11,482 67	8,707 78	5,471 43	14,179 21	18,238 10	4,058 89	
Alliance	Boston, Mass.	2,467 63	8,371 65	1,077 71	9,449 36	3,592 39		5,856 97
Amazon	Cincinnati, Ohio	14,227 32	14,060 25	9,044 99	23,105 24	30,149 98	7,044 74	
American Fire	Philadelphia, Penn.	85,266 00	80,114 33	15,713 54	45,827 87	52,378 45	6,550 58	
American Central	St. Louis, Mo.	30,363 51	25,566 01	19,764 59	45,330 60	65,881 98	20,551 38	
American Exchange Fire	New York, N. Y.			69 28	69 28	230 75	161 52	
Amity	New York, N. Y.	540 03	1,378 00	823 18	2,196 18	2,743 93	547 75	
Atlantic	Brooklyn, N. Y.	7,325 43	8,125 43	5,925 96	14,051 39	19,753 20	5,701 81	
Atlantic Fire and Marine	Providence, R. I.	8,014 88	6,985 77	2,923 06	9,908 83	9,743 54		166 29
Aurora Fire and Marine	Cincinnati, Ohio	3,198 47	3,198 47	1,537 67	4,736 14	5,125 57	389 43	
Ben Franklin	Allegheny, Penn.	9,824 06	9,824 06	3,273 74	13,097 80	10,912 45		2,185 35
Boatman's Fire and Marine	Pittsburgh, Penn.							
Boylston Mutual	Boston, Mass.	6,867 09	6,867 09	2,598 92	9,466 01	8,663 06		802 96
Buffalo	Buffalo, N. Y.	12,338 31	13,155 64	7,435 24	20,590 88	24,784 12	4,193 24	

Table No. 8—Continued.

Name of Company.	Location.	Losses paid in 1877.	Losses incurred and estimated expenses.			Premiums received.	Balance.	
			Losses incurred in 1877.	Estimated expenses, 30 per ct. on receipts	Total.		Profit.	Loss.
Buffalo German	**Buffalo, N. Y.**	$5,541 80	$5,541 80	$4,173 54	$9,715 34	$13,911 81	$4,196 47	
Citizens	St. Louis, Mo.	1,931 36	6,335 36	4,393 99	10,279 35	14,646 64	3,917 29	
Citizens	New York, N. Y.	4,450 81	4,557 31	2,937 97	7,495 28	9,793 28	2,297 95	
Clinton Fire	New York, N. Y.	19 34	19 34	1,157 70	1,177 04	3,859 00	2,681 96	
Columbia Fire	New York, N. Y.	3,468 22	3,468 22	2,158 38	5,626 60	7,194 59	1,567 99	
Commerce Fire	New York, N. Y.	501 79	1,276 79	807 05	2,083 84	2,690 16	606 32	
Commercial Fire	New York, N. Y.	5,408 91	5,408 91	4,889 10	10,298 01	16,297 00	5,998 99	
Commonwealth	Boston, Mass.	5,282 50	6,282 50	4,862 89	11,145 39	16,209 62	5,064 23	
Continental	New York, N. Y.	37,096 62	37,167 39	25,565 55	62,732 94	85,218 51	22,485 57	
Connecticut Fire	Hartford, Conn.	11,848 98	11,991 19	6,922 22	18,013 41	23,074 07	5,060 66	
Detroit Fire and Marine	**Detroit, Mich.**	4,757 20	4,757 20	4,247 90	9,005 10	14,159 65	5,154 55	
Dwelling House	**Boston, Mass.**			984 83	984 83	3,282 77	2,297 94	
Eliot	Boston, Mass.	5,268 70	5,268 70	3,977 06	9,245 76	13,256 87	4,011 11	
Enterprise Fire and Marine	Cincinnati, Ohio	4,803 14	4,653 14	2,239 26	6,892 40	7,464 20	571 80	
Equitable Fire and Marine	Providence, R. I.	8,014 86	6,986 77	2,923 06	9,908 83	9,743 54		$165 29
Equitable Fire	Nashville, Tenn.	3,491 73	3,491 73	1,594 98	5,086 71	5,316 60	229 89	
Fairfield Fire	South Norwalk, Conn	6,604 17	7,183 38	5,824 40	13,007 78	19,414 66	6,406 93	
Fame	Philadelphia, Penn	3,595 66	6,733 14	2,464 35	9,197 49	8,214 49		983 00
Faneuil Hall	Boston, Mass	5,104 72	6,354 72	3,816 52	10,171 24	12,721 74	2,550 50	
Farragut Fire	New York, N Y	3,568 66	7,007 67	1,829 08	8,836 75	6,096 93		2,789 82
Firemen's Fire	Boston, Mass	5,121 43	5,121 43	3,977 06	9,098 49	13,256 87	4,158 38	
Firemens	Dayton, Ohio	5,296 33	8,700 33	2,782 19	11,482 52	9,278 95		2,203 57
Firemens	Newark, N. J	4,613 41	4,613 41	2,202 78	6,816 19	7,342 61	526 42	
Fireman's Fund	San Francisco, Cal.	16,766 36	14,826 04	12,468 06	26,794 10	41,560 20	14,766 10	
Fireman's Trust	Brooklyn, N Y.	3,467 56	3,467 56	1,495 67	4,963 23	4,985 56	22 33	
Firemen's Fund	New York, N. Y.	1,449 53	6,399 53	1,997 91	7,397 44	6,659 71		737 73
Fire Association of Philadelphia	Philadelphia, Penn.	48,328 25	89,366 65	26,395 09	65,761 74	87,983 62	22,221 88	
First National Fire	Worcester, Mass.	5,060 68	6,660 68	3,388 25	10,048 94	11,294 15	1,245 22	
Franklin	St Louis, Mo	7,616 05	7,966 05	4,953 18	12,919 23	16,510 60	3,591 37	
Franklin Fire	Philadelphia, Penn.	12,458 10	12,458 10	12,464 51	24,922 61	41,548 35	16,625 74	
Franklin	**Boston, Mass.**	1,727 15	1,727 15	2,387 91	4,115 06	7,959 70	3,844 64	
Franklin	**Columbus, Ohio**	566 28	566 28	1,570 08	2,136 36	5,233 61	3,097 25	
German Fire	**Pittsburgh, Penn.**			673 96	673 96	2,246 53	1,572 57	
Germania Fire	**New York, N. Y.**	21,300 00	18,978 92	15,505 48	29,479 40	51,684 94	32,205 54	

Germania	Newark	N. J.	3,662 29	3,917 40	2,340 45	6,257 85	7,801 49	1,543 64
German American	New York	N. Y.	33,872 59	30,910 52	22,238 68	53,147 10	74,121 93	20,947 83
Girard Fire and Marine	Philadelphia	Penn.	24,713 64	20,432 75	24,320 27	44,753 02	81,067 56	36,314 53
Glens Falls	Glens Falls	N. Y.	9,189 85	9,189 85	5,304 05	14,493 90	17,680 17	3,186 27
Granite	Richmond	Va.	1,693 98	4,188 98	1,256 97	5,439 90	4,186 55	1,253 35
Guardian	New York	N. Y.						
Hanover Fire	New York	N. Y.	21,300 40	13,973 92	15,505 43	29,479 40	51,684 94	22,205 54
Hartford Fire	Hartford	Conn.	50,021 54	53,454 55	54,798 18	108,247 73	182,443 93	74,196 20
Hekla Fire	Madison	Wis.	557 26	557 26	915 87	1,473 13	3,052 90	1,579 77
Hoffman Fire	New York	N. Y.	5,451 06	5,451 06	2,758 19	8,209 25	9,193 95	984 70
Home	New York	N. Y.	47,258 27	56,921 09	63,542 44	119,463 53	211,806 12	92,344 59
Home	Newark	N. J.	48 00	3,002 00	967 82	3,969 82	3,292 72	697 10
Home	Columbus	Ohio	7,989 29	10,170 52	5,838 11	15,508 63	17,793 69	2,285 06
Howard	New York	N. Y.	5,615 56	9,054 57	3,162 22	12,216 79	10,540 72	1,676 07
Hudson	Jersey City	N. J.	8,534 73	8,534 73	8,538 05	12,072 78	11,793 50	279 28
Humboldt	Newark	N. J.	3,751 91	4,951 60	2,244 08	7,195 68	7,480 28	285 20
Ins. Co. of North America	Philadelphia	Penn.	40,574 33	32,465 11	30,255 81	62,720 92	100,852 69	38,131 77
Ins. Co. of the State of Penn	Philadelphia	Penn.	7,714 25	6,788 75	5,786 18	12,574 93	19,287 28	6,712 35
Irving	New York	N. Y.	6,013 17	6,013 17	3,147 97	9,161 14	10,159 91	998 77
Jefferson	St. Louis	Mo.	1,194 68	2,194 68	2,288 08	4,482 71	7,626 92	3,144 21
Kenton	Covington	Ky.	4,241 00	4,566 18	2,421 10	6,987 28	8,078 34	1,088 11
Kings County Fire	Brooklyn	N. Y.	3,595 87	3,595 87	3,517 01	7,112 88	11,723 36	4,610 48
LaFayette Fire	Brooklyn	N. Y.	3,961 56	3,972 97	1,921 89	5,894 36	6,404 62	510 26
Lamar	New York	N. Y.	6,812 96	6,296 45	2,546 01	8,841 46	8,456 71	384 75
Lancaster Fire	Lancaster	Penn.	7,660 24	7,800 24	5,405 42	13,205 66	18,018 06	4,812 40
Lenox Fire	New York	N. Y.	3,374 67	3,374 67	773 69	4,148 36	2,578 97	1,569 39
Lorillard	New York	N. Y.	3,967 55	9,971 01	2,991 30	12,962 31	9,971 01	2,991 30
Lynchburg Fire	Lynchburg	Va.	4,051 91	4,690 74	2,079 64	6,770 38	6,982 13	161 75
Manufacturers F. and M.	Boston	Mass.	16,427 53	16,427 53	7,626 97	24,053 50	25,419 89	1,366 39
Manufacturers	Newark	N. J.	4,207 83	4,207 83	1,102 50	5,310 33	3,675 00	1,635 33
Manhattan Fire	New York	N. Y.	15,174 05	23,143 26	7,687 74	30,830 99	25,625 79	5,205 20
Mechanics and Traders Fire	New York	N. Y.	3,758 43	3,756 43	2,956 92	6,715 35	9,856 41	3,141 06
Merchants	Providence	R. I.	8,014 88	6,965 77	2,923 66	9,908 53	9,743 54	165 29
Merchants	Newark	N. J.	16,611 47	19,512 47	8,412 63	27,924 50	28,040 10	115 60
Merchants	St Joseph	Mo.	188 20	188 20	945 66	1,133 86	3,152 20	2,018 34
Merchants	New York	N. Y.	4,364 26	4,364 26	1,576 87	5,941 12	5,256 24	684 88
Merchants and Mechanics	Richmond	Va.	4,283 31	5,221 94	2,092 22	7,314 16	6,974 05	340 11
Mercantile Mutual	New York	N. Y.	20,060 38	21,323 22	9,142 68	30,465 90	30,475 59	9 69
Mercantile	Cleveland	Ohio	8,485 72	7,898 28	3,699 71	11,597 99	12,382 36	824 37
Mercantile Marine	Boston	Mass.	7,425 01	7,425 01	2,167 83	9,592 84	7,226 10	2,366 74
Meriden Fire	Meriden	Conn.	1,082 17	5,992 17	3,977 57	9,969 74	13,258 57	3,288 83
Mississippi Valley	Memphis	Tenn.	10,721 32	8,836 92	4,412 02	12,747 94	14,708 73	1,960 79
Mobile Fire Department	Mobile	Ala.	2,506 49	5,056 49	1,447 94	6,504 43	4,826 48	1,677 95
National Fire	New York	N. Y.	2,199 22	5,608 22	1,398 31	6,996 54	4,644 37	2,352 17
National Fire	Hartford	Conn.	3,006 65	5,290 65	7,041 64	12,332 29	23,472 12	11,139 83

Table No. 8—Continued.

Name of Company.	Location.	Losses paid in 1877.	Losses incurred and estimated expenses.			Premiums received.	Balance.	
			Losses incurred in 1877	Estimated expenses, 30 per cent. on receipts.	Total.		Profit.	Loss.
National Fire	Baltimore, Md.	$1,155 05	$4,530 34	$1,278 99	$5,809 33	$4,263 29		$1,546 04
Neptune Fire and Marine	Boston, Mass.	6,839 03	6,839 03	3,233 20	10,072 23	10,777 33	$705 10	
Newark City Fire	Newark, N. J.	3,420 46	6,585 41	2,311 04	8,896 45	7,703 46		1,192 99
New Hampshire Fire	Manchester, N. H.	4,146 51	4,996 51	3,519 98	8,516 49	11,399 94	2,883 45	
New Orleans Insurance Association	New Orleans, La.	1,785 61		982 82	982 82	3,276 07	2,293 25	
New York Central	Union Springs, N. Y.	2,569 41	2,569 41	1,156 68	3,726 09	3,855 59	129 50	
New York City	New York, N. Y.		2,500 00	663 57	3,163 57	2,211 58		951 99
Niagara Fire	New York, N. Y.	13,464 71	14,447 27	10,776 01	25,223 28	35,920 02	10,696 74	
Northern	Watertown, N. Y.	4,906 85	4,906 85	4,005 71	8,912 56	13,352 37	4,439 81	
Northwestern National	Milwaukee, Wis.	19,938 80	15,477 74	22,017 17	37,494 91	73,390 56	35,895 65	
Orient	Hartford, Conn.	7,396 21	7,435 06	6,004 58	13,439 64	20,015 28	6,575 64	
Pacific Fire	New York, N. Y.	8,437 21	8,437 21	3,730 99	7,168 20	12,436 62	5,268 42	
Park Fire	New York, N. Y.	4 50	3,408 51	711 57	4,120 08	2,371 91		1,748 17
Pennsylvania Fire	Philadelphia, Penn	17,477 22	20,835 97	11,257 96	32,093 93	37,526 53	5,432 60	
Peoples	Newark, N. J.	5,231 09	5,387 29	7,503 23	12,890 52	25,010 76	12,120 24	
Peoples' Fire	Trenton, N. J.	1,774 28	5,148 58	1,944 19	7,092 77	6,480 64		612 13
Phenix	Brooklyn, N. Y.	52,210 52	48,089 22	41,052 13	89,141 35	136,840 43	47,699 08	
Phoenix	Hartford, Conn	35,496 06	37,722 00	30,968 72	68,690 72	103,229 08	34,538 36	
Prescott	Boston, Mass.	6,526 47	6,526 47	3,523 15	10,049 62	11,743 83	1,694 21	
Providence Washington	Providence, R. I.	12,133 18	11,104 07	4,275 75	15,379 82	14,252 50		1,127 32
Relief Fire	New York, N. Y.	60,000 00	2,560 00	1,991 69	4,551 69	6,638 96	2,087 27	
Resolute Fire	New York, N. Y.	496 41	1,331 74	769 42	2,101 16	2,564 74	463 58	
Revere Fire	Boston, Mass.	5,851 17	5,889 17	2,139 92	8,029 09	7,133 05		896 04
Rochester German	Rochester, N. Y.	7,808 38	7,808 38	3,118 17	10,926 55	10,393 90		532 65
Rochester	Rochester, Penn.	1,406 45	1,406 45	162 41	1,568 86	541 37		1,027 49
Roger Williams	Providence, R. I.	6,237 53	6,237 53	1,744 76	7,982 29	5,815 87		2,166 42
Rutgers Fire	New York, N. Y.		2,500 00	1,498 55	3,998 55	4,978 49	984 94	
Safeguard Fire	New York, N. Y	7,020 02	9,520 02	2,078 63	11,598 65	6,928 78		4,669 87
Security	New Haven, Conn.	10,995 47	11,083 42	4,477 77	15,561 19	14,925 90		635 29
Shawmut	Boston, Mass.	6,055 04	6,055 04	7,270 55	13,325 59	24,235 18	10,909 59	
Shoe and Leather	Boston, Mass.	5,007 71	5,007 71	4,769 51	9,777 22	15,898 35	6,121 13	
Springfield Fire and Marine	Springfield, Mass.	22,818 26	21,075 23	18,432 41	39,507 64	61,441 35	21,933 71	
Star Fire	New York, N. Y.	3,518 14	5,060 87	2,747 27	8,808 14	9,157 57	349 43	
Standard Fire	Trenton, N. J.	9,498 07	11,998 07	6,732 99	18,731 06	22,443 29	3,712 23	
Standard Fire	New York, N. Y.	5,240 49	5,281 59	1,351 78	6,633 37	4,505 92		2,127 45

St. Joseph Fire and Marine	St. Joseph, Mo.	6,612 96	6,612 96	2,818 67	9,431 63	9,395 57		36 06
St. Nicholas Fire	New York, N. Y.	5,002 75	5,002,75	3,269 10	8,271 85	10,897 00	2,625 15	
St. Paul Fire and Marine	St. Paul, Minn.	22,949 66	22,499 66	14,471 86	36,971 52	48,239 53	11,268 01	
Toledo Fire and Marine	Toledo, Ohio	2,731 38	2,731 38	1,467 23	4,198 61	4,890 78	692 17	
Trade	Camden, N. J.	7,674 49	8,424 49	2,282 37	10,686 86	7,541 24		3,145 62
Tradesmen's Fire	New York, N. Y.	202 80	202 80	1,628 41	1,831 21	5,428 02	3,569 81	
Union	Philadelphia, Penn.	5,385 70	8,335 70	2,194 38	10,530 08	7,314 59		3,215 49
Union Marine and Fire	Galveston, Texas	4,118 84	4,118 84	1,343 62	5,462 46	4,478 72		983 74
Virginia Fire and Marine	Richmond, Va.	606 43	606 43	2,015 71	2,622 14	6,719 02	4,096 88	
Virginia State	Richmond, Va.	3,872 29	3,872 29	720 62	4,092 91	2,402 06		1,690 85
Washington Fire and Marine	Boston, Mass.	7,553 24	7,553 24	3,822 56	11,375 80	12,741 85	1,366 05	
Watertown Fire	Watertown, N. Y.	1,916 04	1,916 04	5,577 69	7,493 73	18,592 30	11,098 57	
Westchester Fire	New Rochelle, N. Y.	11,926 14	13,004 18	11,606 55	24,610 73	38,688 49	14,077 76	
Williamsburgh City Fire	Brooklyn, N. Y.	11,569 24	11,569 24	6,823 25	18,392 49	22,744 18	4,351 69	
Totals		$1,411,403 41	$1,896,139 59	$973,540 44	$2,869,680 03	$3,244,467 54	$943,025 39	$68,237 88

III. MUTUAL COMPANIES OF OTHER STATES.

American	Newark, N. J.	$7,616 69	$7,685 69	$1,800 42	$9,486 11	$6,001 40		$3,484 71
Farmers' Fire	York, Penn.	14,690 14	17,402 50	7,051 47	24,453 97	23,458 24		995 73
Lycoming Fire	Muncy, Penn.	33,927 98	37,982 01	17,361 74	55,293 75	57,872 45	$2,578 70	
Milwaukee Mutual M. & F.	Milwaukee, Wis.	25,621 20	24,183 25	13,504 82	37,688 07	45,016 08	7,328 01	
Milwaukee Mech. Mutual	Milwaukee, Wis.	17,814 41	17,814 41	11,094 94	28,909 35	36,983 13	8,073 78	
Newark Fire	Newark, N. J.	3,439 01	3,439 01	1,054 80	4,493 81	3,515 99		977 82
Orient Mutual	New York, N. Y.	12,284 09	16,780 55	9,616 82	26,396 87	32,054 41	5,657 54	
Pacific Mutual	New York, N. Y.	5,782 96	5,782 96	3,923 92	9,706 88	13,079 73	3,372 85	
Totals		$121,176 43	$130,970 38	$65,388 43	$196,358 81	$217,961 43	$27,010 88	$5,408 26

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance	London, G. B.	$15,455 97	$15,494 79	$13,717 56	$29,212 35	$45,725 21	$16,512 86	
Hamburg Bremer Fire	Hamburg, Ger.	12,175 29	12,113 04	11,359 32	23,472 36	37,864 41	14,392 05	
Imperial Fire	London, G. B.	10,751 97	10,277 42	9,202 60	19,480 02	30,675 32	11,195 30	
LaCaisse Generale	Paris, France	11,376 38	11,376 38	9,394 82	20,771 20	31,316 05	10,544 85	
Lancashire	Manchester, Eng.	9,900 62	9,892 62	11,997 59	21,890 21	39,991 95	18,101 74	
Liverpool & London & Globe	Liverpool, Eng.	17,341 41	17,841 41	25,651 17	42,992 58	85,503 90	42,511 32	
London Assurance Corporation	London, Eng.	6,857 09	6,857 09	6,529 81	13,386 90	21,766 03	8,379 18	
North British and Mercantile	London and Edinburgh, G. B.	20,182 43	12,201 31	15,144 72	27,436 03	50,482 41	23,046 38	
Northern Assurance	London, G. B.	8,823 54	8,823 54	9,202 60	18,026 14	30,675 32	12,649 18	
North German Fire	Hamburg, Ger.			518 61	518 61	1,728 69	1,210 08	
Queen	Liverpool, G. B.	22,290 82	18,785 99	10,696 38	29,432 37	35,654 60	6,222 23	
Scottish Commercial	Glasgow, G. B.	18,443 58	18,248 82	13,197 36	31,445 68	43,991 19	12,545 51	
Trans Atlantic Fire	Hamburg, Ger.			1,105 61	1,105 61	3,685 35	2,579 74	
Totals		$158,599 10	$141,451 91	$137,718 15	$279,170 06	$459,060 43	$179,890 37	

Table No. 8—Continued.

V. FOREIGN COMPANIES—HOME OFFICES.

Name of Company.	Location	Losses paid in 1877.	Losses incurred and estimated expenses			Premiums received.	Balance.	
			Losses incurred in 1877	Estimat'd expenses, 30 per ct. on receipts	Total.		Profit.	Loss.
British American Assurance	Toronto, Canada	$19,516 78	$24,330 43	$15,128 03	$39,958 46	$50,426 77	$10,468 31	
Royal	Liverpool, England	19,020 43	19,070 43	20,315 54	39,385 97	67,718 47	28,332 50	
Royal Canadian	Montreal, Canada	32,599 67	30,012 38	18,296 58	48,310 96	60,995 28	12,684 32	
Western Assurance	Toronto, Canada	20,895 52	22,195 52	17,249 47	39,444 99	57,496 23	18,053 24	
Totals		$92,032 60	$95,108 76	$70,991 62	$167,100 38	$236,636 75	$69,536 37	
Grand Aggregate		$1,999,960 39	$1,976,719 27	$1,472,706 79	$3,449,426 06	$4,906,255 31	$1,532,575 39	$78,646 14

TABLE No. 9.

Comparison of aggregate business done in Illinois.

Year.	No. of co's	Losses and estimated expenses.			Premiums received.	Balance.	
		Losses.	Expenses, estimated at 30 per ct. of receipts.	Total.		Profit.	Loss.
1869	109	$2,450,824 28	$1,210,398 69	$3,691,283 92	$4,576,986 69	$885,762 77	
1870	106	3,765,677 68	1,458,338 06	5,224 015 69	4,710 769 20		$513,246 49
1871	94	25,763,723 40	1,008,075 26	26,771,798 66	3,354,796 40		23,417,000 20
1872	118	1,477,017 45	1,711,458 81	3,188 476 26	5 704,961 36	2,516,385 10	
1873	146	1 737,100 18	1,876 969 13	3,614 069 31	6,259,887 55	2,645,818 24	
1874	157	4,435,650 05	1 970,579 26	6,406,229 31	6 568 597 24	162 368 93	
1875	187	1,587,792 70	1 856,732 05	3,444 525 75	6,245 354 10	2,800,828 35	
1876	200	1,491,478 46	1,588,693 69	3,080,172 15	5,296,051 56	2,215,879 41	
1877	181	1,976,719 27	1,472,706 79	3,449,426 06	4,908,356 31	1,458,929 25	

TABLE No. 10.

Comparison of aggregate business done in Illinois.

Yr.	No. of co's	Risks written.			Premiums received.		Losses incurred.	*Ratio of losses to—	
		Fire.	Marine.	Total.	Amount.	Average premium rate.....		Risks written.....	Premiums received....
1869	109	$335,328,134	$60,005,059	$395,328,193	$4,576,986 69	1.16	$2,450,824 28	.62	.54
1870	106	420,551,658	52,950,572	473,506,230	4,710,769 20	.99	3,765,677 68	.71	.80
1871	94	266,412,811	13,599,264	280,012,075	3,354,796 40	1.20	25,763,723 40	9.20	7.67
1872	118	374,552,968	50,477,967	425,030,935	5,704,861 35	1.34	1,477,017 45	.35	.26
1873	146	401,192,086	59,607,448	460,799,484	6,259,887 55	1.36	1,701,676 17	.37	.27
1874	157	439,989,282	52,451,760	492,441,042	6,568,597 24	1.34	4,435,650 05	.92	.68
1875	187	439,297,295	45,404,747	484,702,042	6,245,354 10	1.28	1,587,792 70	.32	.25
1876	200	402,073,683	30,348,699	432,422,382	5,296,051 56	1.22	1,491,478 46	.32	.28
1877	181	449,511,092	34,020,150	474,531,242	4,908,295 16	1.03	1,976,719 27	.41	.40
		$3,520,007,969	$398,865,666	$3,918,873,625	$47,625,601 82	1.22	$44,650,559 90	1.12	.94

* "Risks written" on the $100. "Premium received" on the $1.

TOWNSHIP AND OTHER MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

From Table No. 11 it appears that eleven mutual fire insurance companies organized under special acts, ten county mutual fire insurance companies organized or re-organized under "An act to organize and regulate county fire insurance companies," in force July 1, 1877, thirty-two township mutual fire insurance companies organized under "An act to incorporate and govern mutual fire insurance companies in townships," in force July 1, 1872, and sixty-four township mutual fire insurance companies organized under revision of said act in force July 1, 1874, have filed statements and received certificates of authority to continue business the current year.

Two companies reported at end of Table No. 11 have organized under the provisions of revised township law since January 1, 1878, and have authority to do business.

This shows an increase of nine companies during the year.

Table No. 12 exhibits the business done during the year by these companies.

TABLE No. 11.

Showing name of Company, address of Secretary, names of officers, under what law organized, and date of commencing business of the District, County and Township Mutual Insurance Companies of Illinois, authorized to transact business for the year 1878.

Name of Company.	Postoffice Address of Secretary	Officers.		Under what act operating.	Commenced business.
		President.	Secretary.		
DISTRICT.					
Addison Farmers'	Addison, DuPage county	Fred Schmitt	E. H. W. Leesberg	Act approved Feb. 15, 1855	February 15, 1855
Big Rock Farmers'	Big Rock, Kane county	Alexis Bad	John Rhodes	" " Feb. 16, 1865	March 16, 1865
Bradford Farmers'	Franklin Grove, Lee county	Ira Brewer	Samuel Dysart	" " Mar. 30, 1869	November 16, 1869
Crete Farmers'	Crete, Will county	Christ Scheive	J. W. Diersen	" " Feb. 20, 1861	April 1861
Downer's Grove Farmers'	Downer's Grove, DuPage Co.	Philip Bohlander	Fred. Andermann	" " Mar 7, 1867	March 25, 1867
Green Garden Farmers'	Green Garden, Will county	Henry Eschebrandt	F. H. Luehrs	" " Mar. 31, 1869	March 23, 1867
Jersey County Farmers'	Jerseyville, Jersey county	Hugh N. Cross	Geo. E. Warren	" " Feb. 22, 1861	June 6, 1862
Millburn	Millburn, Lake county	George Strang	G. L. Stewart	" " Feb. 16, 1865	February 16, 1865
Northfield	Northfield, Cook county	Alfred Chatfield	John W. Hoffman	" " Feb. 13, 1857	July 20, 1857
Randolph	Bremen, Randolph county	D. Heitman	Chas Tegtmeyer	" " Mar 26, 1869	August 28, 1869
Union Fire Aid	Red Bud, Randolph county	Wm. Mudd	Fred Erdman	" " Feb. 16, 1865	February 16, 1865
COUNTY. (a)					
Belvidere Farmers'	Belvidere, Boone county	George Chafee	J. M. Humphrey	" " June 2, 1877	March 4, 1876
Bloomington	Bloomington, McLean county	S. Pensley	J. C. Elder	" " " "	October 15, 1875
Delavan	Delavan, Tazewell county	J. B. Allen	G. W. Patten	" " " "	November 10, 1876
Farmers'	Elmira, Stark county	Robert Grieve	James Huswell	" " " "	September 30, 1876
Farmers'	Forest City, Mason county	John Bowser	Sam'l T. Walker	" " " "	
Industry	Industry, McDonough county	Henry Black	John Downer	" " " "	June 20, 1877
Knoxville	Knoxville, Knox county	J. C. Ecker	J. Hamilton	" " " "	July, 1875
Monmouth Farmers'	Monmouth, Warren county	L. H. Young	C. M. Young	" " " "	March 7, 1876
Petersburg	Petersburg, Menard county	S. D. Masters	J. G. Strodtmann	" " " "	February 2, 1876
Rushville	Rushville, Schuyler county	W. T. Black	Jacob Hammond	" " " "	July 1, 1875
TOWNSHIP.					
Algonquin	Algonquin, McHenry county	G. S. Frary	James Philp	" " April 3, 1872	1874
Allen and Otter Creek	Braceville, LaSalle county	N. McIntyre	Jos. W. Stevenson	" " " "	March, 1874
Appanoose and Sonora	Nauvoo, Hancock county	John Brown	J. L. D. Horton	" " " "	November 19, 1872
Bello Prairie Farmers'	Potosi, Livingston county	D. S. Crum	C. H. Benson	" " " "	April 4, 1874
Brookville	Polo, Ogle county	David Hoffhine	Ambrose Sanborn	" " " "	February 22, 1873
Buffalo	Polo, Ogle county	J. C. Lawrence	E. S. Waterbury	" " " "	July 6, 1874
Durand Farmers'	Durand, Winnebago county	Peter Johnson	Joseph Tombs	" " " "	March 20, 1874
Eagle Point	Eagle Point, Ogle county	Abram Higley	Henry Esey	" " " "	July 7, 1873
Ellington Farmers'	Ellington, Adams county	Jut m D. Bradbury	B. Sigsbee	" " " "	April 18, 1874
Farmers' T. 5, N. R. 6 W	Alhambra, Madison county	Jno. Wetzel	E. Jagerman	" " " "	April 1, 1874
Farmers' T. 5, R. 7 W	Hamel, Madison county	G. A. Engelman	E. Erbe	" " " "	January 24, 1873

Table No. 11—Continued.

Name of Company.	Postoffice address of Secretary.	Officers.		Under what act operating	Commenced business.
		President.	Secretary.		
Hanover and Wayne	Bartlett, Cook county	J. T. Pierce	Geo. Struckmann	Act approved April 3, 1872	April 12, 1873
LaPrairie	LaPrairie, Marshall county	Richard Davidson	A. Dryden	" " " "	October 5, 1874
Lynnville and Monroe	Monroe Ogle county	Elijah Dresser	Daniel Gifford	" " " "	November 12, 1873
Manchester	Beloit, Wisconsin	R. W Graves	A H Manley	" " " "	May 4, 1874
Mt. Pleasant	Morrison Whiteside county	D C McAllster	O Woods	" " " "	February 10, 1873
Neponset and Macon Farmers'	Neponset, Bureau county	Gustavus Tibbetts	M. A Lewis	" " " "	March 20, 1873
New Lenox	New Lenox, Will county	A A Francis	C. H. Marshall	" " " "	June 27, 1873
North Palmyra Farmers'	North Palmyra Macoupin Co	Lewis Solomon	J. F. Nifong	" " " "	July 4, 1874
Northville	Northville Lasalle county	W I F Jones	J. A. Dickson	" " " "	*October 4, 1873*
Nunda	Nunda, McHenry county	Edgar Beckley	F. B. Doran	" " " "	February 13, 1873
Ohio	Ohio Bureau county	S Pomeroy	J. H. Bowlus	" " " "	June 5, 1874
Patrons	Stanford, McLean county	J. L Kaufman	C A. Nafziger	" " " "	June 19, 1874
Peotone	Peotone, Will county	A P Loomis	J. O Harsh	" " " "	July 15, 1873
Rockford Swedish	Rockford, Winnebago county	John Erlander	G. A Satstram	" " " "	August 1, 1873
Rutland and Manlius *Friendly Aid*	Marseilles, Lasalle county	J. R. Shaver	E. P. Bosworth	" " " "	January 25, 1873
Somonauk	Somonauk, DeKalb county	J M Severy	O. A Townsend	" " " "	June 1, 1874
Township 15, S. R. 5 E	Metropolis, Massac county	F H Meyer	C. F. Lukens	" " " "	April 7, 1873
Union	Avon, Fulton county	W T R Fennessey	George Simmons	" " " "	September 19, 1874
Ursa, Mendon and Lima	Ursa, Adams county	John McAdams	H. S Loucks	" " " "	August 25, 1873
Whitmore and Friends' Creek	Oreana, Macon county	Joshua Green	A. G Coale	" " " "	January 27, 1874
White Rock	White Rock, Ogle county	Samuel Doctor	R F Oakes	" " " "	November 1, 1873
Adams	Adams, LaSalle county	Reuben Brunson	A A Klove	" " March 24, 1874	January 5, 1875
Alden	Alden, McHenry county	G. S Wickham	C L Kingsley	" " " "	1874
Barry Farmers'	Barry, Pike county	William Grammar	E Whittleton	" " " "	May 10, 1875
Berlin	Malden Bureau county	W L Isaacs	J. H Westcott	" " " "	May 1, 1875
Burritt Farmers'	Burritt, Winnebago county	D C McDougal	Jno. McPherson	" " " "	April 29, 1873
Bureau and Manlius	Princeton Winnebago county	A. B Kinsman	Sackett Sears	" " " "	1875
Bushnell	Bushnell, McDonough county	D A McDonald	D. D Pierce	" " " "	June 24, 1874
Chesterfield Farmers'	Chesterfield Macoupin county	Wm J Finch	J C. Peebles	" " " "	July 30, 1874
Coe and Zuma	Coe Rock Island county	Mark Ashdown	J P Day	" " " "	May 22, 1875
Danvers	Danvers, McLean county	Peter H Vance	J. S Popple	" " " "	September 1, 1877
Esmen Farmers'	Rewe Livingston county	Eli W Pearson	C W Sterry	" " " "	August 1, 1874
Eureka Farmers'	Elmwood, Peoria county	Walter Bailey	M. H. Snyder	" " " "	March 2, 1877
Farmers	Rockford Winnebago county	G C. Cleveland	J. D. Hart	" " " "	December 19, 1874
Farmers	Kewanee Henry county	M B Potter	Levi North	" " " "	July 8, 1875
Farmers	Lisbon, Kendall county	John Litsey	C. Z. Convis	" " " "	June 16, 1875
Farmers	Lockport, Will county	Seneca Sly	J. H. Alexander	" " " "	February 4, 1875
Farmers	Walnut Bureau county	O L Bearse	J. W. Emery	" " " "	June 1, 1877

Farmers' Aid Association	Virden, Macoupin county,	J P. Henderson	L M Hess						April 1, 1876.
Farmington Farmers'	Farmington, Fulton county	N Meeker	A G Gridley						January 28, 1875.
Farmers Pioneer	Buckley, Iroquois county	Jas Outtrim,	Chas W Sprague						December 1874
Farm Ridge and Deer Park.	Farm Ridge, La Salle county	T R Johns.	Rinaldo Williams.						September 10, 1874.
Franklin Farmers'	Franklin, Morgan county	R. C Curtis	H G Keplinger						January 8, 1877
Forreston	Forreston, Ogle county	Henry C Jacobs	C Bowman						February 17 1877
*Forrest Farmers'	Forrest, Livingston county	Henry B Watson	B. Smith						October 24 1873
Friendship	Mt Carmel, Wabash county	Jacob Seiler	J H Krelder						July 1, 1875.
*Garden Plain	Garden Plain Whiteside Co	D J Parker	John Eaton						June 1874
Germantown	Germantown, Clinton county	Fred Becker	B J Schlamann						December 15, 1877
Gillespie Farmers	Gillespie Macoupin county	B. L. Dorsey	H S Dorsey						June 12 1875.
Griggsville Farmer's	Griggsville Pike county	A Hinman	A Monroe						May 8 1876
Geneseo, Edford and Munson	Geneseo, Henry county	N C Howard	E C Gilbert						April 3, 1875
Grand Rapids, Brookfield, etc., Home	Marseilles LaSalle county	Isaac Gage	J J. Marsh						May 31, 1875
Hamlet	Hamlet, Mercer county	Graham Lee	Henry Ketzle						November 20, 1876.
Home	Salina, Kankakee county	A. M. Herts	F J Fecke						July 12, 1877
Illini	Warrensburg, Macon county	J. S Childs.	A W Leavitt						March 25, 1875.
Independent Farmers' Aid	Serena, LaSalle county	Philip Cole	M Flaharty						,874
Jacksonville Farmers'	Jacksonville Morgan county	John Gordon	J M English						June 17, 1875.
Leaf River and Rockvale	Wales Ogle county	S J Beeler	J B Berriolet						July 12, 1875.
Lewiston	Lewiston Fulton county	John Prickett	Geo Humphrey						September 18 1875
Maine	DesPlaines Cook county	J C Seegers.	H C Senne						March 15, 1875
Milo, Indiantown and Wheatland	Milo Bureau county	R Hunter	J F Mallett						April, 1876.
Mendota, Troy Grove and Clarion.	Mendota, Bureau county	John Ferguson	Philo Castle						January 3, 1875
Mt Sterling.	Mt Sterling Brown county	Amos Parks	Richard Bush						September 28, 1877
Nashua	Daysville, Ogle county	Albert Bissel.	D. G Shottenkirk						July 1877
Nokomis Farmers'	Nokomis Montgomery county	J M Kerr	A F Weaver.						April 26 1876
Northwestern	Upper Alton Madison county	S B Graham	Edward Rodgers						January 22. 1875.
Old Town	Holder, McLean county	S W Sutherland	J D Rowley						October 1, 1874.
Owego	Pontiac Livingston county	C H Tuesburg	Chas D Watts						April 5, 1875
Osco and Western	Cambridge, Henry county	A McWhinney	A A Crane						April 1. 1876
*Payson Farmers'	Payson, Adams county	A T Cook	J O Bernard						July 15 1874
Peoria Co Grange	Alta Peoria county	Chas Mayo	E J Case						November 12, 1874
Pittsfield Farmers'	Pittsfield, Pike county	John Boothby	W. H Johnston						November 11, 1876
Prophetstown Farmers'	Prophetstown Whiteside Co	Wm Hill	Geo F Paddock						June 7, 1876.
Rantoul and Compromise	Gifford Champaign county	G H Benson	J M Morse						April 1, 1875
Rivol Farmers	New Waldoit, Mercer county	A P Petrie	C P Smith						April 21, 1877
*Rock Creek	Lanark Carroll county	Wm Hallowell	M Crashaw						May 19, 1874
*Rockville	Manteno, Kankakee county	J F Haughn	E Wright						June 6, 1874
Rosefield	Trioh Peoria county	W S McCullough	Geo Robinson						March 13 1875
Sannemin	Pontiac Livingston county	W C Burleigh.	J S Righter						March 5 1875
Stockton and Ward's Grove	Stockton J Daviess county	M K. Hammond	Geo Justus						May 29 1875
Venedy	Venedy, Washington county	Wm Massmann	Chas Rudolph						April 23, 1877
Victor	Somonauk DeKalb county	H Loucks.	J C Beyendge						February 1876
Winnebago Farmers'	Winnebago, Winnebago Co	N S Straw	R Alworth						March 5 1875
*Wythe	Wythe Hancock county	J L Piggott.	Isaac Biss.						March 1, 1873
*Yorktown, Loraine and Alba	Cambridge Henry county.	Wm Mathis.	L Richards.						September, 1873
German	Shumway Effingham county								Charter filed March 8, 1878.
Peru Farmers'.	Peru, LaSalle county.								" " " 11, "

(a) The companies under this head, with the exception of Farmers' of Mason county, were originally organized under act approved March 24, 1874.
* Originally organized under act approved April 8, 1872.

TABLE No. 12.

Showing the Risks in force December 31, 1876, Risks written during the year, Risks terminated during the year, Risks in force December 31, 1877, and Expenditures during the year of the District, County, and Township Mutual Fire Insurance Companies of Illinois.

DISTRICT COMPANIES.

Name of Company.	County.	Risks in force Dec. 31, 1876.	Risks written during 1877.	Risks terminated during 1877.	Risks in force Dec. 31, 1877	Expenditures.		
						For losses.	All other expenditures.	Total.
Addison Farmers'	DuPage	$2,096,716 00	$491,070 00	$369,791 00	$2,217,995 00	$3,756 63	$869 19	$4,625 82
Big Rock Farmers'	Kane	50,365 67	76,252 00	6,631 00	119,986 67	....	107 89	107 89
Bradford Farmers'	Lee	493,599 24	72,175 00	67,599 24	498,175 00	1,000 00	806 20	1,806 20
Crete Farmers'	Will	726,291 00	232,258 00	123,304 00	835,245 00	909 33	449 62	1,358 95
Downer's Grove Farmers'	DuPage	235,633 00	80,245 00	38,064 00	277,814 00	.....	114 17	114 17
Green Garden Farmers'	Will	918,000 00	209,815 00	165,374 00	962,441 00	1,740 00	808 94	2,548 94
Jersey County Farmers'	Jersey	774,108 00	162,103 00	182,643 00	753,568 00	2,850 00	792 76	3,642 76
Millburn	Lake	1,213,576 00	459,075 00	227,305 00	1,445,346 00	1,150 00	307 96	1,457 96
Northfield	Cook	1,234,980 00	214,608 00	236,607 00	1,512,981 00	1,801 00	206 78	2,007 78
Randolph	Randolph	361,345 00	54,900 00	....	416,245 00	....	19 35	19 35
Union Aid	Randolph	476,270 00	180,820 00	94,360 00	562,730 00	300 00	448 75	748 75
Totals		$8,588,883 91	$2,233,321 00	$1,511,678 24	$9,302,526 67	$13,506 96	$4,431 61	$17,938 57

COUNTY COMPANIES.

Belvidere Farmers'	Boone	$85,020 00	$37,171 00	$6,113 33	$116,077 67	$763 33	$64 41	$827 74
Bloomington	McLean	62,540 00	24,960 00	14,520 00	72,980 00	.....	151 90	151 90
Delavan	Tazewell	55,935 00	13,875 00	3,450 00	66,360 00	.....	19 80	19 80
Farmers	Stark	78,846 00	34,346 00	4,660 00	108,532 00	.....	131 74	131 74
Farmers	Mason	243,252 00	....	....	243,252 00	.....	74 49	74 49
Industry	McDonough	....	85,833 00	3,533 00	82,300 00	.....	120 05	120 05
Knoxville	Knox	86,212 00	37,348 00	900 00	122,660 00	.....	35 29	35 29
Monmouth Farmers'	Warren	148,404 00	79,560 00	8,548 00	219,416 00	.....	147 58	147 58
Petersburg	Menard	63,550 00	1,400 00	....	64,950 00	.....	22 20	22 20
Rushville	Schuyler	60,947 00	10,942 00	....	71,889 00	.....	26 10	26 10
Totals		$884,726 00	$325,435 00	$41,724 33	$1,168,436 67	$763 33	$798 56	$1,556 89

TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF APRIL 8, 1872.

Algonquin	McHenry	$120,730 00	$18,250 00	$1,200 00	$157,780 00		$13 00	$13 00
Allen and Otter Creek	LaSalle	122,462 98	18,553 22	582 22	135,433 93		24 92	24 92
Appanoose and Sonora	Hancock	154,150 00	43,220 00	49,982 00	147,388 00		32 90	32 90
Belle Prairie Farmers'	Livingston	94,598 00	5,775 00	4,650 00	95,718 00	150 00	43 35	193 35
Brookville	Ogle	260,357 00	40,283 00	10,583 00	289,097 00		56 06	56 06
Buffalo	Ogle	84,447 00	2,529 66	733 00	86,543 66		2 25	2 25
Durand Farmers'	Winnebago	136,610 50	26,293 66	3,996 00	158,914 16		13 00	13 00
Eagle Point	Ogle	108,806 00	4,174 00	937 00	112,945 00		18 20	18 20
Ellington Farmers'	Adams	84,706 00	45,891 00		130,597 00		99 00	99 00
Farmers' T 5 N., R. 6 W.	Madison	70,881 63	9,123 00		80,064 63		28 35	28 35
Farmers' T 5 R., 7 W.	Madison	214,712 00	26,500 00	1,806 66	239,405 34		287 30	287 30
Hanover and Wayne	Cook	283,362 00	59,346 00	22,428 00	300,280 00	716 00	76 13	792 13
LaPrairie	Marshall	144,255 00	24,360 00	715 00	167,900 00		56 65	56 65
Lynnville and Monroe	Ogle	162,291 00	32,108 00		194,399 00		52 00	52 00
Manchester	Winnebago	125,671 00	14,900 00	15,777 00	124,794 00	165 00	36 86	201 86
Mt. Pleasant	Whiteside	182,729 82	22,400 00	2,960 00	152,169 82		49 45	49 45
Nepomset and Macon Farmers'	Bureau	181,206 00	14,083 00	19,983 00	175,326 00		94 00	94 00
New Lenox	Will	102,450 00	35,991 00	21,225 00	117,216 00		36 00	36 00
North Palmyra Farmers'	Macoupin	73,185 00	5,700 00	1,200 00	77,685 00		2 35	2 35
Northville	LaSalle	174,313 32	19,710 00	1,583 32	192,490 00		36 50	36 50
Nunda	McHenry	89,606 00	14,147 00	1,997 00	101,756 00		11 65	71 65
Ohio	Bureau	88,269 66	9,292 00	2,583 00	94,978 66		15 00	15 00
Patrons	McLean	102,495 35	44,835 60	3,880 00	143,451 95		55 76	55 76
Peotone	Will	88,626 00	4,182 00	11,699 00	81,109 00		7 00	7 00
Rockford Swedish	Winnebago	78,236 00	23,900 00	15,691 00	86,445 00		24 19	24 19
Rutland and Manlius Friendly Aid	LaSalle	222,265 00	16,299 00	1,264 00	237,298 00		22 83	22 83
Somonauk	DeKalb	87,250 00	22,350 00	600 00	109,000 00		51 00	51 00
Township 15 S R 5 E	Massac	76,285 00	600 00		76,885 00		1 10	1 10
Union	Fulton	61,200 30	8,300 00		69,500 30		19 00	19 00
Ursa, Mendon and Lima	Adams	179,394 60	24,896 00	11,106 00	193,182 00	1,000 00	34 50	1,034 50
Whitmore and Friends' Creek	Macon	81,898 00	11,550 00	15,776 00	77,672 00		43 40	43 40
White Rock	Ogle	109,675 00	8,016 00		117,685 00	35 00	17 10	52 10
Total		$4,076,137 01	$652,913 14	$224,841 20	$4,504,208 95	$2,066 00	$1,352 80	$3,418 80

TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF MARCH 24, 1874.

Adams	LaSalle	$121,420 00	$41,116 00	$8,596 00	$153,940 00		$21 75	$21 75
Alden	McHenry	78,235 00	29,300 00	1,000 00	106,585 00		24 00	24 00
Barry Farmers'	Pike	156,961 56	48,443 00	6,158 00	199,246 98		152 80	152 80
Berlin	Bureau	239,096 00	74,615 00		313,710 00	$150 00	50 17	200 17
Burritt Farmers'	Winnebago	169,535 00	34,191 00	2,400 00	201,326 00		7 44	7 44
Bureau and Manlius	Bureau	88,193 00	35,353 50	600 00	123,446 50	540 00		540 00
Bushnell	McDonough	123,792 00		68,461 00	55,331 00	950 00	163 86	1,113 86
Chesterfield Farmers'	Macoupin	139,345 11	15,985 00	1,020 80	154,260 11		59 85	59 85
Coe and Zuma	Rock Island	90,916 00	26,599 00		117,515 00		69 85	69 85
Danvers	McLean		50,200 00		50,200 00		71 90	71 90

Table No. 12—Continued.

Name of Company.	County.	Risks in force December 31, 1876.	Risks written during 1877.	Risks terminated during 1877.	Risks in force December 31, 1877.	Expenditures.		
						For losses.	All other expenditures.	Total.
Ramen Farmers'	Livingston	$66,737 00	$28,382 00	$10,514 00	$84,605 00	$133 00	$54 49	$187 49
Eureka	Peoria		52,427 65		52,427 65			
Farmers	Winnebago	251,740 00	100,125 00	33,133 00	318,732 00		140 00	140 00
Farmers	Henry	105,558 00	19,483 00	6,291 00	118,750 00	210 00	87 10	297 10
Farmers	Kendall	142,044 00	33,112 00	4,052 00	171,104 00		91 19	91 19
Farmers	Will	83,100 00	16,600 00	6,100 00	93,600 00		7 75	7 75
Farmers	Bureau		58,583 00		58,583 00		37 36	37 36
Farmers' Aid	Macoupin	180,810 00	48,977 60	9,550 00	170,237 00	250 00	101 99	351 99
Farmington Farmers'	Fulton	130,096 00	20,330 00		150,426 00		61 50	61 50
Farmers' Pioneer	Iroquois	63,886 00	31,470 00	8,836 00	86,520 00		39 90	39 90
Farm Ridge and Deer Park	LaSalle	87,425 00	11,307 00		98,732 00	11 21	8 00	19 21
Franklin Farmers	Morgan		110,073 95	3,400 00	106,673 95		38 60	38 60
Forreston	Ogle		150,012 00		150,012 00	5 00	95 76	100 76
Forrest Farmers'	Livingston	96,994 00	4,489 60	2,784 00	98,699 00	36 00	30 84	68 84
Friendship	Wabash	103,224 00	17,387 00	4,384 00	116,227 00		91 10	91 10
Garden Plain	Whiteside	161,144 00	43,740 00	5,400 00	199,484 00	737 00	179 19	916 19
Germantown	Clinton	82,000 00			82,000 00		148 00	148 00
Gillespie Farmers'	Macoupin	93,129 94	29,017 00	2,000 00	120,146 94		64 35	64 35
Griggsville Farmers'	Pike	62,598 00	33,647 00	3,853 00	92,392 00		93 69	93 69
Geneseo, Edford & Munson	Henry	127,935 00	51,725 00	6,100 00	173,560 00		21 35	21 35
Grand Rapids, Boookfield, etc.	Home	91,624 00	28,213 00		114,837 00		90 70	90 70
Hamlet	LaSalle	56,376 66	16,418 00		72,794 66		15 00	15 00
Home	Mercer		66,748 00		66,748 00		137 11	137 11
Illini	Kankakee	100,196 42	14,453 65		114,650 07	8 50	12 99	21 49
Independent Farmers' Aid	Macon	245,051 00	118,548 00	14,723 00	348,876 00		122 86	122 86
Jacksonville Farmers'	LaSalle	55,150 00	9,406 00		64,556 00		2 65	2 65
Leaf River and Rockvale	Morgan	106,080 00	48,491 00	5,420 00	148,151 00		3 60	3 60
Lewistown	Ogle	85,428 00	10,150 00	1,500 00	94,078 00		4 00	4 00
Maine	Fulton	218,772 00	48,963 00	15,803 00	251,932 00		90 62	90 62
Milo, Indian Town and Wheatland	Cook	40,781 00	43,485 00	5,310 00	78,906 00		87 00	87 00
Mendota, Troy Grove and Clarion	Bureau	99,441 98	19,916 00	6,125 00	113,232 98		18 00	18 00
Mt Sterling	Brown		52,681 00		52,681 00		40 00	40 00
Nashua	Ogle		50,553 00		50,553 00		61 90	61 90
Nokomis Farmers'	Montgomery	61,860 30	19,050 00	2,776 00	77,634 30		57 85	57 85
Northwestern	Madison	160,441 00	41,625 00	5,800 00	196,266 00		60 59	60 59
Old Town	McLean	149,921 00	30,748 00	6,750 00	173,919 00		19 25	19 25
Owego	Livingston	96,019 00	20,606 00		116,625 00		53 25	53 25
Osco and Western	Henry	68,490 00	11,499 00	600 00	74,389 00		7 00	7 00
Payson Farmers'	Adams	216,958 00	50,461 00	13,960 00	253,459 00		75 70	75 70
Peoria County Grange	Peoria	92,520 65	38,678 32	4,780 00	126,418 97		42 25	42 25

Pittsfield Farmers'	Pike	99,902 00	58,737 00		158,639 00	22 00	143 85	165 85
Prophetstown Farmers'	Whiteside	76,362 00	31,906 00	4,000 00	98,268 00		48 14	48 14
Rantoul and Compromise	Champaign	58,605 00	4,725 00	6,270 00	57,060 00		10 60	10 60
Rivoli Farmers'	Mercer		51,880 00		51,880 00		73 80	73 80
Rock Creek	Carroll	246,757 00	75,296 00	5,344 00	316,723 00		101 51	101 51
Rockville	Kankakee	89,000 00	5,300 00	2,300 00	83,000 00		15 08	15 08
Rosefield	Peoria	141,175 00	40,814 00	3,200 00	178,289 00		42 00	42 00
Sannemin	Livingston	84,691 25	10,100 25	22,964 25	71,807 25		42 55	42 55
Stockton and Ward's Grove	JoDaviess	105,291 00	39,930 00	6,350 00	138,871 00	423 00	49 23	472 23
Venedy	Washington		67,806 00		67,806 00		113 33	113 33
Victor	DeKalb	79,048 00	24,585 00		103,583 00		17 00	17 00
Winnebago Farmers'	Winnebago	188,577 95	28,519 00	325 00	216,771 95		32 37	32 37
Wythe	Hancock	228,756 00	68,900 00	5,800 00	291,856 00	426 00	83 82	508 82
Yorktown, Loraine and Alba	Henry	96,210 00	13,005 00		111,215 00		43 00	43 00
Totals		$6,400,879 24	$2,488,889 32	$334,752 25	$8,590,016 31	$3,902 71	$3,832 83	$7,785 54
Grand aggregate		$19,942,636 16	$5,675,556 45	$2,112,996 02	$23,505,188 60	$20,289 00	$10,410 80	$30,649 80

THOMAS B. NEEDLES, *Auditor Public Accounts.*

FIRE AND FIRE-MARINE INSURANCE COMPANIES

COMPLYING WITH THE INSURANCE LAWS OF ILLINOIS.

FOR THE YEAR 1878.

COMPANY STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 1877.

I. FIRE AND FIRE-MARINE INSURANCE COMPANIES OF ILLINOIS.

AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Chicago, Ill.; commenced business April 18, 1859.]

H. Z. CULVER, PRESIDENT. **CHARLES L. CURRIER, SECRETARY.**

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$5,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		339,818 39
Interest due and accrued on bond and mortgage loans		6,668 52
Total value of mortgaged premises	$625,330 00	
Market value of bonds owned by the Company, viz.: Cook county bonds, par value, $47,000 00		50,760 00
Amount loaned on stocks and bonds as collateral, viz:		295,440 00

	Total par value.	Amount loaned thereon.
National Bank of Illinois stock	$7,500 00	$15,000 00
Union Hide and Leather Bank stock	7,500 00	
Real estate bonds	12,000 00	12,000 00
National Bank of Illinois stock	40,700 00	39,700 00
National Watch Company stock	5,000 00	10,000 00
Home Savings Bank stock	500 00	
National Bank of Illinois stock	5,000 00	
Certificates of indebtedness of West Division R'y	2,000 00	
National Bank of Illinois stock	7,000 00	14,300 00
Chicago West Division Railway stock	5,000 00	
Notes assigned secured by real estate	15,200 00	15,200 00
Chicago West Division Railway stock	5,000 00	8,000 00
National Bank of Illinois stock	19,200 00	24,300 00
Union Hide and Leather Bank stock	5,000 00	
German American Bank stock	1,500 00	1,500 00
School bond, Town of Jefferson, Cook county	1,000 00	
Union Hide and Leather Bank stock	32,500 00	27,000 00
United States Government bonds	2,000 00	2,000 00
County bonds and warrants and assignments of judgment	84,025 67	12,000 00
First National Bank of Freeport (Ill.) stock	1,000 00	15,000 00
First National Bank of Chicago stock	5,000 00	
First National Bank of Crown Point (Ind.) stock	7,300 00	
National Watch Company stock	27,000 00	21,940 00
Bonds of the City of Chicago	3,000 00	
Assignment of judgments	4,298 92	
Culver, Page, Hoyne & Co. stock	29,000 00	25,900 00
National Watch Company stock	6,000 00	
First National Bank of Crown Point (Ind.) stock	7,300 00	5,500 00
Notes assigned, secured by real estate	8,184 81	11,700 00
Certificate of indebtedness of Chicago West Division Railway	1,500 00	
Home National Bank stock	1,000 00	
American Express Company stock	1,200 00	
Real estate bonds	1,000 00	
Notes assigned, secured by real estate	15,400 00	23,100 00
School bonds, Town of South Chicago	1,000 00	
Chicago West Division Railway stock	4,000 00	
Note assigned, secured by real estate	800 00	800 00
McIntire Coal Company stock	10,000 00	10,000 00
	$341,609 40	$295,440 00

Market value of collaterals	$357,842 47	
Cash on hand and in bank		59,391 38
Interest due and accrued on stocks not included in market value		548 33
Interest due and accrued on collateral loans		5,165 48
Net premiums in due course of collection not more than three months due		41,279 51
Bills receivable, taken for fire, marine and inland risks, $6,560 06; interest on same, $217 85		6,777 91
All other property, viz: Personal property, $2,939 47; horse and buggy, $150 00; agency account at 10 per cent., $6,068 39; installment note collection account at 20 per cent., $81,716 93		90,874 79
ITEMS NOT ADMITTED:		
Amount of installment notes owned by the Company, of which $1,814,107 69 is now held by the company	$1,646,977 02	
Personal accounts, $57,916 68; bills receivable, $34,101 36	92,018 04	
Total	$1,738,995 06	
Aggregate amount of all available assets		$902,224 31

LIABILITIES.

Net amount of unpaid losses		$62,818 78
Unearned premiums, at 50 per cent., on fire risks under one year	$315,798 43	
Unearned premiums, *pro rata*, on fire risks running more than one year	47,579 71	
Amount of unearned premiums on all outstanding risks		363,378 14
Due and accrued for salaries and other miscellaneous expenses		4,869 60
All other demands against the Company, viz: State city, county or other taxes and assessments		3,352 72
Gross liabilities, except capital stock		$433,919 24
Surplus as regards policy holers		$468,305 07
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$268,305 07

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$693,464 84
Notes received for unpaid premiums	$409,893 85	
Interest on bonds and mortgages		28,173 71
Interest and dividends from all other sources		21,414 37
Received during the year in cash		$743,052 92

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$274,976 93
Cash dividends paid	100,000 00
Commissions and brokerage	113,152 17
Salaries, fees and wages	109,958 28
State, national and local taxes	19,541 81
All other payments	66,685 54
Expenditures during the year in cash	$684,314 68

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$160,182,021	$716,141 76
Written or renewed during the year	142,356,689	695,897 07
Total	$302,538,710	$1,412,038 83
Deduct those expired and marked off as terminated	158,595,750	713,635 56
In force at the end of the year	$143,942,960	$698,403 27
Deduct amount re-insured	4,100	30 75
Net amount in force	$143,938,860	$698,372 52

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$139,369,464	$631,596 87
More than *one* and not more than *three* years to run	2,352,037	30,785 09
More than three years to run	2,221,459	36,021 31
Net amount in force December 31st, 1877	$143,942,960	$698,403 27

GENERAL INTERROGATORIES.

Total premiums received from organizatied of Company to date	$4,230,052 01
Total losses paid from organization to date	1,489,646 20
Total losses incurred during the year	267,619 57
Total cash dividends declared since the Company commenced business	192,430 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$45,523,517 00
Premiums received, fire	226,072 31
Losses paid, fire	57,818 09
Losses incurred, fire	55,185 56

FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Chicago, Illinois: organized or incorporated February 21, 1867, as the "Union Fire Insurance Company," of Decatur; commenced business in Chicago, April 27, 1876; filed statement, June 7, 1876.]

L. W. ELDRED, PRESIDENT. JOHN L. SKELTON, SECRETARY.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$27,900 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			75,209 98
Interest due and accrued on bond and mortgage loans			1,665 76
Total value of mortgaged premises		$139,760 00	
Marked value of stocks and bonds owned by the Company, viz:			18,792 00
	Par val.	Market val.	
Chicago, Burlington and Quincy R. R. stock	$1,400 00	$1,652 00	
" " " bonds	2,000 00	2,140 00	
Burlington and Missouri River R. R. bonds	1,000 00	1,000 00	
Auditor's Pay Warrants of the State of Mississippi	14,000 00	14,000 00	
	$18,400 00	$18,792 00	
Amount loaned on stocks and bonds as collaterals (on mortgage loan as collateral security)			8,729 23
Cash on hand and in bank			8,554 19
Interest due and accrued on stocks not included in market value			1,867 66
Interest due and accrued on collateral loans			77 59
Gross premiums in due course of collection not more than three months due			8,234 63
Items not admitted as assets: Office furniture and supplies		$1,500 00	
Aggregate amount of all available assets			$141,030 99

LIABILITIES.

Net amount of unpaid losses		$355 08
Unearned premiums, at 50 per cent., on fire risks under one year	$8,202 94	
Unearned premiums, *pro rata*, on fire risks running more than one year	156 82	
Amount of unearned premiums on all outstanding risks		8,359 76
All other demands against the Company, viz: Commissions due to agents and brokers, $646 92; claim against Auditor's pay warrants in Mississippi, $2,046 50		2,693 42
Gross liabilities, except capital stock		$11,408 26

Surplus as regards policy holders	$129,622 73
Amount of capital stock paid up	100,000 00
Surplus over paid up capital	$29,622 73

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$13,501 42
Interest on bonds and mortgages	8,443 18
Interest and dividends from all other sources	1,649 99
Received during the year in cash	$23,594 59

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$3,035 02
Cash dividends paid	8,000 00
Commissions and brokerage	2,705 52
Salaries, fees and wages	3,430 35
State, national and local taxes	315 26
All other payments	2,663 88
Expenditures during the year in cash	$20,150 03

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$2,332,487	$25,658 27
Written or renewed during the year	1,892,458	17,849 74
Total	$3,724,945	$43,503 01
Deduct those expired and marked off as terminated	2,441,257	26,860 38
In force at the end of the year	$1,283,688	$16,642 68
Deduct amouut re-issued	1,000	27 50
Net amount in force	$1,282,688	$16,615 13

RECAPITULATION.

In force from date of policy not more than *one* year to run	$1,262,688	$16,406 88
More than *one* and not more than *three* years to run	13,300	124 50
More than three years to run	6,500	84 75
Net amount in force December 31st, 1877	$1,282,688	$16,615 13

GENERAL INTERROGATORIES.

Total premiums received from re-organization of Company to date	$58,406 39
Total losses paid from re-organization to date	7,331 33
Total losses incurred during the year	2,072 52
Total cash dividends declared since the Company commenced business	8,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,392,458 00
Premiums received, fire	17,849 74
Losses paid, fire	3,035 02
Losses incurred, fire	2,072 52

FOREST CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Rockford, Ill.; commenced business August 13, 1874.]

GILBERT WOODRUFF, PRESIDENT. C. W. SHELDON, SECRETARY.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$82,700 00
Interest due and accrued on bond and mortgage loans		1,682 16
Total value of mortgaged premises	$68,000 00	
Amount loaned on stocks and bonds as collateral		49,576 87
Market value of collaterals	$60,850 00	
Amount of all other loans made by the Company, viz: On first lien mortgages as collaterals		8,900 00
Cash on hand and in bank		8,118 95
Interest due and accrued on collateral loans		2,671 22
Gross premiums in due course of collection not more than three months due		76 50
Bills receivable, taken for fire risks		60,123 13
" " " "	$18,446 44—80 per ct.	16,970 73
Items not admitted as assets: Office furniture, including safe	$300 00	
Aggregate amount of all available assets		$180,719 06

LIABILITIES.

Net amount of unpaid losses	$405 00
Amount of unearned premiums on all outstanding risks	62,383 76
All other demands against the Company, viz: State, city, county or other taxes and assessments	1,816 46
Gross liabilities, except capital stock	$64,605 22
Surplus as regards policy holders	$116,113 84
Amount of capital stock paid up	100,000 00
Surplus over paid up capital	$16,113 84

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$83,677 00
Notes received for unpaid premiums	$54,794 44	
Interest on bonds and mortgages		4,654 22
Interest and dividends from all other sources		6,123 91
Received during the year in cash		$44,455 18

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$11,878 60
Cash dividends paid	10,000 00
Commissions and brokerage	11,689 50
Salaries, fees and wages	3,666 64
State, national and local taxes	2,372 71
All other payments	2,461 97
Expenditures during the year in cash	$41,569 42

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$3,866,265	$72,685 78
Written or renewed during the year	3,173,914	59,669 56
Total	$7,040,179	$132,355 34
Deduct those expired and marked of as terminated	394,548	7,417 50
In force at the end of the year	$6,645,631	$124,767 52
Deduct amount re-insured	12,500	170 32
Net amount in force	$6,633,131	$124,767 52

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$95,963 27
Total losses paid from organization to date	15,141 80
Total losses incurred during the year	8,277 80
Total cash dividends declared since the Company commenced business	20,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,173,914 00
Premiums received, fire	59,669 58
Losses paid, fire	11,378 60
Losses incurred, fire	8,277 70

GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Freeport, Illinois; commenced business October, 1866.]

M. HETTINGER, PRESIDENT. F. GUND, SECRETARY.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$11,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			273,944 52
Loans upon bond and mortgage upon which more than one year's interest is due			1,575 00
Interest due and accrued on bond and mortgage loans			6,843 66
Total value of mortgaged premises		$812,900 00	
Market value of stocks and bonds owned by the Company, viz:			51,039 33

	Par Value.	Market Value.
Town of Mt. Morris 10 per cent. bonds	$24,000 00	$24,000 00
Town of Forreston " " "	6,500 00	6,500 00
Town of Nashua 7 " "	5,000 00	5,000 00
City of Freeport 7 " "	13,000 00	13,000 00
City of Freeport and Stephenson county orders	2,539 33	2,539 33
	$51,039 33	$51,039 33

Cash on hand and in bank		59,603 21
Interest due and accrued on stocks not included in market value		2,664 50
Interest due and accrued on bills receivable		1,219 00
Net premiums in due course of collection not more than three months due		20,621 65
Bills receivable, taken for fire risks		26,066 46
All other property, viz: Due for re-insurance on losses paid		500 00
Items not admitted as assets: Office furniture and fixtures	$800 00	
Aggregate amount of available assets		$455,077 33

LIABILITIES.

Net amount of unpaid losses		$12,900 28
Unearned premiums, at 50 per cent., on fire risks under one year	$60,151 67	
Unearned premiums, *pro rata*, on fire risks running more than one year	63,500 85	
Amount of unearned premiums on all outstanding risks		123,652 52
All other demands against the Company		10,134 96
Gross liabilities, except capital stock		$146,687 71

Surplus as regards policy holders	$308,389 62
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$108,389 62

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$165,307 55
Interest on bonds and mortgages	19,658 65
Income from all other sources	382 75
Received during the year in cash	$185,348 95

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$66,990 44
Cash dividends paid	21,010 00
Commissions and brokerage	40,407 57
Salaries, fees and wages	24,253 24
State, national and local taxes	3,279 39
Expenditures during the year in cash	$155,940 64

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$16,236,100	$190,187 97
Written or renewed during the year	10,658,948	165,307 55
Total	$26,895,048	$355,495 52
Deduct those expired and marked off as terminated	9,203,696	148,244 00
In force at the end of the year	$17,691,352	$207,251 52

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$10,015,397	$120,303 35
More than *one* and not more than *three* years to run	4,741,591	45,432 72
More than three years to run	2,934,364	41,515 45
Net amount in force December 31st, 1877	$17,691,352	$207,251 52

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$963,321 98
Total losses paid from organization to date	284,142 76
Total losses incurred during the year	70,691 32
Total cash dividends declared since the Company commenced business	75,150 00
Total dividends declared payable in stock from organization	10,100 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,936,471 00
Premiums received, fire	69,862 27
Losses paid, fire	21,581 28
Losses incurred, fire	26,555 11

GERMAN INSURANCE AND SAVINGS INSTITUTION.

YEAR ENDING DECEMBER 31, 1877.

[Located at Quincy, Ill., commenced business June 3, 1859, re-organized Oct. 26, 1869.]

JOHN M. KREITZ, PRESIDENT. RICHARD JANSEN, SECRETARY.

CAPITAL.

Capital stock authorized	$600,000 00
Capital stock paid up in cash	74,500 00
Stock notes secured by trust deeds held for subscribed capital	51,900 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$1,846 55
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		133,976 65
Loans upon bond and mortgage upon which more than one year's interest is due		10,400 00
Interest due and accrued on bond and mortgage loans		10,516 15
Amount of all other loans made by the Company, viz: On bills receivable or personal security		33,563 12
Cash on hand and in bank		12,152 06
Interest due and accrued on bills receivable		896 00
Gross premiums in due course of collection, not more than three months due		461 25
All other property, viz: Due for re-insurance, on losses paid		294 00
Items not admitted as assets: Stockholders' notes for subscribed capital	$51,900 00	
Amount of premiums unpaid on policies which have been issued more than three months	50 75	
Aggregate amount of all available assets		$204,105 78

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year	$4,888 45	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,233 68	
Amount of unearned premiums on all outstanding risks		7,072 13
Cash dividends unpaid		15,168 00
All other demands against the Company, viz: State, city, county, or other taxes and assessments		2,845 61
Gross liabilities, except capital stock		$25,085 74
Surplus as regards policy holders		$179,020 04
Amount of capital stock paid up		74,500 00
Surplus over paid up capital		$104,520 04

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$11,090 96
Interest on bonds and mortgages and bills receivable	15,974 86
Income from all other sources	603 10
Received during the year in cash	$27,668 92

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$1,587 75
Cash dividends paid	15,180 00
Salaries, fees, and wages	2,911 91
Expenditures during the year in cash	$19,679 66

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$1,443,400	$14,477 70
Written or renewed during the year	1,195,760	11,323 05
Total	$2,639,160	$25,800 75
Deduct those expired and marked of as terminated	1,247,705	11,583 00
In force at the end of the year	$1,391,355	$14,217 75

RECAPITULATION :		
In force having from date of policy not more than *one* year to run.	$1,104,135	$9,676 91
More than *one* and not more than *three* years to run	261,670	3,975 39
More than three years to run	25,550	565 45
Net amount in force December 31st, 1877	$1,391,355	$14,217 75

GENERAL INTERROGATORIES.

Total premiums received from re-organization of Company to date	$125,592 18
Total losses paid from re organization to date	23,827 06
Total losses incurred during the year	587 75
Total cash dividends declared since the Company commenced business	124,264 30

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,195,760 00
Premiums received, fire	11,323 05
Losses paid, fire	1,587 75
Losses incurred, fire	587 75

GERMAN FIRE INSURANCE COMPANY OF PEORIA.

YEAR ENDING DECEMBER 31, 1877.

[Located at Peoria, Illinois ; commenced business May 12, 1876.]

LOUIS GREEN, PRESIDENT. F. H. WAGNER, SECRETARY.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Loans on bond and mortgage first liens) upon which not more than one year's interest is due		$93,700 00
Interest due and accrued on bond and mortgage loans		4,280 49
Total value of mortgaged premises	$301,800 00	
Amount loaned on stocks and bonds as collateral	Par value, $4,000 00	4,400 00
Market value of collaterals	5,800 00	
Cash on hand and in bank		8,209 59
Interest accrued on collateral loans		187 00
Net premiums in due course of collection not more than three months due		3,255 86
Bills receivable, taken for fire risks		1,375 83
All other property, viz : Interest on bills receivable, taken for fire premiums.		82 40
Items not admitted as assets: Furniture and fixtures	$500 00	
Aggregate amount of all available assets		$115,490 67

LIABILITIES.

Net amount of unpaid losses		$1,259 00
Unearned premiums, at 50 per cent , on fire risks under one year	$6,475 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,888 82	
Amount of unearned premiums on all outstanding risks		10,364 53
Cash dividends unpaid		64 85
Due and accrued for salaries, and other miscellaneous expenses		98 25
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		95 22
Gross liabilities except capital stock		$11,881 85

Surplus as regards policy holders	$103,608 82
Amount of capital stock paid up	100,000 00
Surplus over paid up capital	$3,608 82

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$21,186 18
Notes received for unpaid premiums	$1,875 33	
Interest on bonds and mortgages		5,424 08
Interest and dividends from all other sources		665 60
Income during the year in cash		$37,275 81

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$7,805 03
Cash dividends paid	6,000 00
Commissions and brokerage	4,046 44
Salaries, fees and wages	6,704 09
All other payments	4,114 58
Expenditures during the year in cash	$28,670 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$942,044	$18,356 21
Written or renewed during the year	1,727,222	26,053 22
Total	$2,669,266	$39,409 43
Deduct those expired and marked off as terminated	900,240	20,741 80
In force at the end of the year	$1769,026	$18,668 13

RECAPITULATION:

In force having from nate of policy not more than *one* year to run	$1,072,424	$12,951 42
More than *one*, and not more than *three* years to run	478,805	8,161 22
More than three years to run	217,797	2,555 49
Net amount in force December 31st, 1877	$1,769,026	$18,668 13

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$42,318 13
Total losses paid from organization to date	9,005 03
Total losses incurred during the year	10,044 03
Total cash dividends declared since the Company commenced business	6,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,727,222 00
Premiums received, fire	26,053 22
Losses paid, fire	8,785 03
Losses incurred, fire	9,824 03

MILLERS' MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1877.

[Located at Alton, Illinois; commenced business September 20, 1877.]

D. R. SPARKS, PRESIDENT. JOHN ATWOOD, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank		$6,700 96
Gross premiums in due course of collection not more than three months due		265 00
Deposit notes subject to assessment	$44,879 50	
Items not admitted as assets: Office furniture and fixtures	$1,450 00	
Aggregate amount of all available assets		$6,965 96

LIABILITIES—NONE.

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$8,750 90
Received during the year in cash	$8,750 90

EXPENDITURES DURING THE YEAR.

Commissions and brokerage	$236 47
Salaries, fees and wages, supplies and traveling expenses	1,529 04
All other payments	1,469 43
Expenditures during the year in cash	$3,234 94

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year	$185,072	$8,750 90
Net amount in force December 31st, 1877	$185,072	$8,750 90

MILLERS' NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Chicago, Illinois; incorporated or organized as "Planters," at Springfield, February 16, 1865; commenced business as "Fidelity Fire," at Chicago, September 1, 1875; and as "Millers' National," October 31, 1877.]

JACOB BARNES, PRESIDENT. W. L. BARNUM, SECRETARY.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank	$9,396 10
Gross premiums and assessments in due course of collection, not more than three months due	23,734 26

Amount of expenses and losses paid, for which the "deposit notes" are assessable....		16,890 78
Deposit notes subject to assessment.....	$320,381 36	
Items not admitted as assets: Office furniture and fixtures.....	408 90	
Aggregate amount of all available assets.....		$50,021 09

LIABILITIES.

Net amount of unpaid losses.....	$5,300 98
Due and accrued for salaries and other miscellaneous expenses.....	5,625 60
Gross liabilities.....	$10.926 58
Surplus.....	$39,094 56

INCOME DURING THE YEAR.

Net cash premiums and assessments received on fire risks.....		$39,263 91
Deposit notes received for unpaid premiums, subject to assessment...	$180,317 50	
Received during the year in cash.....		$39,263 91

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	$18,788 84
Commissions and brokerage.....	725 41
Salaries, fees and wages.....	7,836 18
State, national and local taxes.....	142 50
All other payments.....	6,299 64
Expenditures during the year in cash.....	$33,292 52

RISKS AND PREMIUMS.

	Fire risks.	Deposit notes.
In force on the 31st day of December of the preceding year.....	$743,450	$160,609 82
Written or renewed during the year.....	1,015,600	212,980 00
Total.....	$1,759,050	$373,589 82
Deduct those expired and marked off as terminated.....	181,550	34,956 07
In force at the end of the year.....	$1,577,500	$338,633 75
Deduct amount of assessments paid.....		18,252 39
Net amount in force.....	$1,577,500	$320,381 36

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$57,891 64
Total losses paid from organization to date.....	18,961 76

ROCKFORD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Rockford, Ill.; commenced business January 1, 1867.]

S. M. CHURCH, PRESIDENT. W. WATSON, SECRETARY.

CAPITAL.

Capital stock authorized.....	$100,000 00
Capital stock paid up in cash.....	100,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$6,065 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		339,570 75
Loans upon bond and mortgage upon which more than one year's interest is due		9,510 00
Interest due and accrued on bond and mortgage loans		13,691 91
Total value of mortgaged premises	$951,140 00	
Market value of stocks and bonds owned by the Company, viz:		23,180 00
	Par Value.	Market Val.
National Bank stock	$13,400 00	$20,100 00
DeKalb County bonds	1,000 00	1,000 00
Chicago, Rockford & Northern Railway bonds	2,600 00	2,080 00
	$17,000 00	$23,180 00
Amount loaned on stocks and bonds as collateral		52,296 38
Market value of collaterals	$29,285 00	
Cash on hand and in bank		41,458 35
Interest due and accrued on collateral loans		2,015 97
Gross premiums in due course of collection, not more than three months due		100 00
Bills receivable not matured taken for fire risks		166,588 00
Items not admitted as assets: Office furniture, stationery, etc	$800	
Aggregate amount of all available assets		$654,476 36

LIABILITIES.

Net amount of unpaid losses		$10,915 38
Unearned premiums, at 50 per cent., on fire risks under one year	$32,336 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	243,000 00	
Amount of unearned premiums on all outstanding risks		275,336 00
Gross liabilities, except capital stock		$286,251 38
Surplus as regards policy holders		$368,224 98
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$268,224 98

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$213,502 10
Interest on bonds and mortgages	37,374 69
Interest and dividends from all other sources	8,318 42
Income from all other sources	126 12
Received during the year in cash	$254,321 33

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$56,991 71
Cash dividends paid	40,000 00
Commissions and brokerage	81,257 18
Salaries, fees and wages	12,302 26
State, national and local taxes	7,241 93
All other payments	20,093 33
Expenditures during the year in cash	$217,886 41

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$48,590,763	$522,111 45
Written or renewed during the year	13,615,284	215,525 72
Total	$62,206,047	$737,673 17
Deduct those expired and marked off as terminated	9,929,479	98,094 25
In force at the end of the year	$52,276,568	$639,542 92

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$12,934,520	$64,672 60
More than *one* and not more than *three* years to run	3,049,972	30,499 72
More than three years to run	36,292,076	544,370 60
Net amount in force December 31st, 1877	$52,276,568	$639,542 92

GENERAL INTERROGATORIES.

Total losses incurred during the year	$54,687 78
Total cash dividends declared since the Company commenced business	185,600 00
Total dividends declared payable in stock from organization	40,000,00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$10,112,784 00
Premiums received, fire	158,142 07
Losses paid, fire	41,914 83
Losses incurred, fire	38,587 78

TRADERS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Chicago, Illinois; commenced business, February, 1865; re-organized, May, 1872.]

CHARLES COMSTOCK, PRESIDENT. ROBERT J. SMITH, SECRETARY.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$11,432 24
Market value of United States bonds owned by the Company, par value... ...$550,000		588,500 00
Marked value of other stocks and bonds owned by the Company, viz:		90,412 50
	Par val.	
Cook County, Illinois bonds	$52,500	
Evanston water loan bonds	20,000	
Chicago City bonds	13,000	
Total	$85,500	
Amount loaned by the Company on trust deed as collateral		3,823 66
Market value of collaterals...$5,500		
Cash on hand and in bank		63,498 12
Interest accrued on stocks not included in market value		612 50
Interest accrued on collateral loans		201 14
Gross premiums in due course of collection not more than three months due		36,083 70
All other property, viz: Salvage on losses already paid and premiums advanced, $14,812 57; personal property, $3,000		17,812 57
Aggregate amount of all available assets		$812,321 43

LIABILITIES.

Net amount of unpaid losses		$9,717 15
Unearned premiums, at 50 per cent., on fire risks under one year...$138,629 66		
Unearned premiums, *pro rata*, on fire risks running more than one year... 18,525 83		
Amount of unearned premiums on all outstanding risks		157,155 49
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		7,206 74
Gross liabilities except capital stock		$174,079 88
Surplus as regards policy holders		$638,242 05
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$138,242 05

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$318,042 57	
Net cash premiums received on marine and inland risks	4,364 83	$322,406 90
Interest on bonds and mortgages		36,058 78
Income from all other sources		20,580 63
Received during the year in cash		$379,046 81

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$160,901 55	
Net amount paid for marine and inland losses	5,047 90	$165,949 45
Cash dividends paid		60,000 00
Commissions and brokerage		55,562 31
Salaries, fees and wages		24,071 08
State, national and local taxes		6,864 14
All other payments		32,002 28
Expenditures during the year in cash		$344,449 26

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,705,496 90	$239,140 32
Written or renewed during the year	26,335,414 56	404,463 68
Total	$41,040,911 46	$643,604 00
Deduct those expired and marked off as terminated	21,182,781 47	330,632 85
Net amount in force December 31st, 1877	$19,858,129 99	$312,971 15

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$17,231,757 44	$277,259 32
More than *one* and not more than *three* years to run	1,883,842 55	23,712 20
More than three years to run	742,530 00	11,999 62
Net amount in force December 31st, 1877	$19,858,129 99	$312,971 15

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$12,560 00	$58 23
Written during the year	901,173 27	4,466 15
In force December 31st, 1877	$913,733 27	$4,524 38

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,078,213 08
Total losses paid from organization to date	1,101,813 22
Total losses incurred during the year	167,022 99
Total cash dividends declared since the Company commenced business	290,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $14,784,147 80; marine and inland, $736,169 15	$15,520,316 95
Premiums received, fire, $130,122 14; marine and inland, $3,117 99	133,240 13
Losses paid, fire, $45,855 69: marine and inland, $1,012 72	46,868 41
Losses incurred, fire, $45,855 69; marine and inland, $1,012 72	46,868 41

II. FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

I.—Joint Stock Companies.
II.—Mutual Companies.

ADRIATIC INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York City, N. Y.; commenced business November, 1858; commenced business in Illinois March 16, 1863.]

WM. A. SEAVER, PRESIDENT. N. G. ROGERS, SECRETARY.

JAMES R. MILLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of United States bonds owned by the Company	Par value $26,500		$28,752 00
Market value of other stocks and bonds owned by the Company, viz:			163,250 00
	Par value.	Market value.	
Registered Brooklyn City bonds	$118,000 00	$125,000 00	
Registered District of Columbia bonds	50,000 00	38,250 00	
Total	$168,000 00	$163,250 00	
Amount loaned on stocks and bonds as collateral			44,700 00
Market value of collaterals		$50,815 00	
Cash on hand and in bank			16,153 64
Interest due and accrued on stocks not included in market value			1,213 15
Interest due and accrued on collateral loans			1,250 25
Gross premiums in due course of collection not more than three months due			18,852 05
Items not admitted as assets: Premiums unpaid on policies which have been issued over three months		$2,550 00	
Aggregate amount of all available assets			$274,171 09

LIABILITIES.

Net amount of unpaid losses		$18,500 00
Unearned premiums, at 50 per cent., on fire risks under one year	$39,554 69	
Unearned premiums, *pro rata*, on fire risks running more than one year	897 68	
Amount of unearned premiums on all outstanding risks		40,452 87
Cash dividends unpaid		307 50
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,800 00
Gross liabilities, except capital stock		$56,059 87
Surplus as regards policy holders		$218,111 22
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$18,111 22

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$106,154 48
Interests and dividends from all other sources	11,358 85
Received during the year in cash	$117,513 28

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$81,985 98
Cash dividends paid	19,692 50
Commissions and brokerage	16,619 01
Salaries, fees and wages	12,780 00
State, national and local taxes	3,847 64
All other payments	8,726 40
Expenditures during the year in cash	$143,651 53

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,747,756	$106,102 45
Written or renewed during the year	12,368,731	109,054 83
Total	$24,116,487	$215,157 28
Deduct those expired and marked off as terminated	14,415,154	135,007 00
In force at the end of the year	$9,701,333	$80,150 28
Deduct amount re-insured	163,500	1,020 00
Net amount in force	$9,537,833	$79,130 28

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$9,594,133	$79,109 38
More than three years to run	107,200	1,040 90
Net amount in force December 31st, 1877	$9,701,333	$80,150 28

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,883,784 00
Total losses paid from organization to date	1,420,327 00
Total losses incurred during the year	81,563 98
Total cash dividends declared since the Company commenced business	184,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$905,689 00
Premiums received, fire	10,312 23
Losses paid, fire	2,311 88
Losses incurred, fire	5,715 90

ÆTNA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Connecticut: commenced business August 19, 1819; commenced business in Illinois April 16, 1855.]

LUCIUS J. HENDEE, PRESIDENT. JOTHAM GOODNOW, SECRETARY.

JAMES F. GADSDEN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$5,000,000 00
Capital stock paid up in cash	3,000,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$365,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		94,060 00
Interest due and accrued on bond and mortgage loans		1,449 09
Total value of mortgaged premises	$170,000 00	
Market value of United States bonds owned by the Co., par value	200,000 00	225,500 00
Market value of other stocks and bonds owned by the Company		4,986,140 69

	Par value.	Market value.	
State bonds	$831,570 69	$812,160 69	
County, city and town bonds	1,864,000 00	1,472,870 00	
School district bonds	36,000 00	37,000 00	
Atlanric Dock Co. bonds	25,000 00	26,250 00	
Railroad bonds	1,825,500 00	1,396,840 00	
Railroad stocks	583,600 00	542,565 00	
Atlantic Mutual Ins. Co. scrip	44,090 00	44,090 00	
Connecticut River Co. stock	5,000 00	1,000 00	
National and other bank stock	840,040 00	1,035,365 00	
New York Life Ins. and Trust Co. stock	15,000 00	60,000 00	
United States Trust Co. stock	10,000 00	35,000 00	
Union Trust Co. stock	10,000 00	12,000 00	
Central Trust Co. stock	10,000 00	11,000 00	
	$4,599,800 69	$4,986,140 69	
Amount loaned on stocks and bonds as collateral			5,000 00
Market value of collaterals		$14,148 00	
Cash on hand and in bank			605,246 82
Interest due and accrued on stocks not included in market value			6,000 00
Interest due and accrued on collateral loans and special deposits			9,449 40
Gross premiums in due course of collection, not more than three months due			486,021 15
Aggregate amount of all available assets			$6,783,867 15

LIABILITIES.

Net amount of unpaid losses		$214,994 81
Unearned premiums, at 50 per cent. on fire risks under one year	$870,763 26	
Unearned prem's. *pro rata*, on fire risks running more than one year	858,340 82	
Unearned premiums, at 50 per cent. on inland navigation risks	425 00	
Amount of unearned premiums on all outstanding risks		1,729,529 08
Due and accrued for salaries and other miscellaneous expenses, estimated		500 00
All other demands against the Company, viz : Commissions and other charges due and to become due to agents and brokers, $52,090 40 ; return prem's $14,882 98		66,973 38
Gross liabilities, except capital stock		$2,011,997 27
Surplus as regards policy holders		$4,771,869 88
Amount of capital stock paid up		3,000,000 00
Surplus over paid up capital		$1,771,869 88

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$2,833,060 51	
Net cash premiums received on inland risks	81,652 56	$2,914,713 07
Interest on bonds and mortgages		5,783 59
Interest and dividends from all other sources		332,533 11
Income from all other sources		7,415 81
Received during the year in cash		$3,260,395 58

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$1,935,285 52	
Net amount paid for inland losses	50,779 51	$1,986,065 03
Cash dividends paid		660,000 00
Commissions and brokerage		442,891 00
Salaries, fees and wages		163,468 89
State, national and local taxes		57,802 48
All other payments		145,431 00
Expenditures during the year in cash		$3,455,658 40

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$252,822,907	$3,353,516 92
Written or renewed during the year	268,239,050	3,014,915 55
Total	$521,061,957	$6,368,432 47
Deduct those expired and marked off as terminated	242,339,744	3,014,734 54
In force at the end of the year	$278,722,213	$3,353,697 93
Deduct amount re-insured	510,000	5,850 00
Net amount in force	$278,212,213	$3,347,847 93

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$149,184,523	$1,741,526 52
More than *one* and not more than *three* years to run	96,275,809	1,171,904 84
More than three years to run	32,751,881	434,416 57
Net amount in force December 31st, 1877	$278,212,213	$3,347,847 93

	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$82,000 00	$2,950 00
Written during the year	15,567,346 00	105,140 35
Total	$15,649,346 00	$108,090 35
Deduct those expired and marked off as terminated	15,614,346 00	107,240 35
In force December 31st, 1877	$35,000 00	$850 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$77,524,209 68
Total losses paid from organization to date	48,515,509 44
Total losses incurred during the year	1,850,161 49
Total cash dividends declared since the Company commenced business	9,703,365 00
Total dividends declared payable in stock from organization	2,805,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken—fire, $17,848,078 00; inland, $1,888,848 00	$19,236,926 00
Premiums received—fire, $210,180 69; inland, $12,836 12	223,016 81
Losses paid—fire, $86,323 67; inland, $12,386 05	98,709 72
Losses incurred	91,007 21

ÆTNA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business December 1, 1871; commenced business in Illinois March 31, 1873.]

F. A. CONKLING, PRESIDENT. O. S. BOGERT, SECRETARY.

HENRY H. BROWN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$97,977 70
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		108,600 00
Interest due and accrued on bond and mortgage loans		1,813 60
Total value of mortgaged premises	$228,000	
Market value of United States bonds owned by the Company.....Par value,	106,000	109 935 00
Amount loaned on stocks and bonds as collateral		5,500 00
Market value of collaterals	$8,792 50	
Cash on hand and in bank		13,426 82
Interest due and accrued on stocks not included in market value		959 64
Interest due and accrued on collateral loans		225 16
Gross premiums in due course of collection not more than three months due		9,001 13
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$642 18	
Aggregate amount of all available assets		$254,258 45

LIABILITIES.

Net amount of unpaid losses		$5,800 00
Unearned premiums, at 50 per cent., on fire risks under one year	$24,253 94	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,834 40	
Unearned premiums, at 50 per cent., on inland navigation risks	56 57	
Amount of unearned premiums on all outstanding risks		26,144 91
Gross liabilities, except capital stock		$31,944 91
Surplus as regards policy holders		$222,313 54
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$22,313 54

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$62,791 48	
Net cash premiums received on marine and inland risks	499 78	$63,291 26
Interest on bonds and mortgages		8,135 06
Interest and dividends from all other sources		10,372 52
Received during the year in cash		$81,798 84

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$34,761 64
Cash dividends paid	30,000 00
Commissions and brokerge	10,714 77
Salaries, fees and wages	17,650 00
State, national and local taxes	3,406 08
All other payments	11,275 76
Expenditures during the year in cash	$107,808 20

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,895,730	$67,884 68
Written or renewed during the year	7,851,600	71,579 04
Total	$15,747,330	$139,463 72
Deduct those expired and marked of as terminated	7,751,985	86,589 62
In force at the end of the year	$7,995,345	$52,874 10
Deduct amount re-insured	891,079	4,366 22
Net amount in force	$7,104,266	$48,507 88

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,711,320	$48,507 88
More than *one* and not more *three* years to run	185,350	2,449 91
More than three years to run	98,675	1,916 31
Net amount in force December 31st, 1877	$7,995,345	$52,874 10

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$9,800	$64 50
Written during the year	270,550	750 24
Total	$280,350	$814 74
Deduct those expired and marked off as terminated	163,000	574 10
In force December 31st, 1877	$117,350	$240 64
Deduct amount re-insured	69,600	127 50
Net amount in force December 31st, 1877	$47,750	$113 14

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$764,089 55
Total losses paid from organization to date	430,458 61
Total losses incurred during the year	33,597 87
Total cash dividends declared since the Company commenced business	138,000 00
Total dividends declared payable in stock from organization	None.

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$441,958 00
Premiums received, fire	4,756 88
Losses paid, fire	764 19
Losses incurred, fire	4,168 21

AGRICULTURAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Watertown, N. Y.; commenced business February, 1853; commenced business in Illinois October 8, 1869.]

JOHN A. SHERMAN, PRESIDENT. ISAAC MUNSON, SECRETARY.

A. H. DARROW, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$107,181 90
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			537,172 68
Loans on bond and mortgage upon which more than one year's interest is due (of which $15,009 38 is in process of foreclosure)			21,774 74
Interest due and accrued on bond and mortgage loans			19,963 90
Total value of mortgaged premises		$1,532,845 00	
Market value of U. S. bonds owned by the Company	Par value, $75,000 00		77,250 00
Market value of other stocks and bonds owned by the Company viz:			26,925 00
	Par value.	Market value.	
Jefferson county bonds	$2,500 00	$2,625 00	
Watertown bonds	700 00	700 00	
Council Bluff and St. Joseph R. R. bonds	5,000 00	5,000 00	
Framingham and Lowell " "	2,000 00	2,000 00	
Rome, Watertown and Ogdensburg R. R. bonds	100 00	100 00	
Utica, Clinton and Binghampton " "	2,000 00	2,000 00	
Davis Sewing machine bonds	11,500 00	11,500 00	
Tennessee State bonds	2,000 00	800 00	
National Union Bank stock	2,000 00	2,200 00	
	$27,800 00	$26,925 00	
Amount loaned on stocks and bonds as collateral			80,652 26
Market value of collaterals		$131,238 00	
Cash on hand and in bank			139,355 24
Interest due and accrued on stocks not included in market value			2,430 83
Interest due and accrued on collateral loans			4,610 22
Gross premiums in due course of collection, not more than three months due			83,870 60
Bills receivable, taken for fire, marine and inland risks			11,233 19
All other property, viz: Rents due and accrued			650 00
Gross amount of assets			$1,113,070 56
Deduct for possible decline in the value of securities			10,000 00
Aggregate amount of all available assets			$1,103,070 56

LIABILITIES.

Net amount of unpaid losses		$44,327 96
Unearned premiums, at 50 per cent., on fire risks under one year	$32,456 70	
Unearned premiums, *pro rata*, on fire risks running more than one year	623,760 93	
Amount of unearned premiums on all outstanding risks		656,217 63
Cash dividends unpaid		585 00
Gross liabilities, except capital stock		$701,180 59
Surplus as regards policy holders		$401,939 97
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$201,939 97

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$476,775 12
Interest on bonds and morgages and dividends from all other sources	50,374 98
Income from all other sources, rents	5,205 00
Received during the year in cash	$532,355 10

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$281,162 69
Cash dividends paid	19,415 00
Commissions and brokerage	93,405 43
Salaries, fees and wages	65,530 92
State, national and local taxes	8,044 00
All other payments	51,669 32
Expenditures during the year in cash	$519,227 36

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$188,737,121	$1,321,007 02
Written or renewed during the year	66,461,852	512,325 39
Total	$255,198,973	$1,833,332 41
Deduct those expired and marked of as terminated	77,294,558	518,787 23
In force at the end of the year	$177,904,415	$1,314,545 18
Deduct amount re-insured	520,000	4,158 02
Net amount in force	$177,384,415	$1,310,387 16

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$9,740,687	$64,913 40
More than *one* and not more than *three* years to run	162,886,689	1,182,767 59
More than three years to run	4,757,039	62,706 17
Net amount in force December 31st, 1877	$177,384,415	$1,310,387 16

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$4,656,847 07
Total losses paid from organization to date	2,370,175 38
Total losses incurred during the year	290,159 93
Total cash dividends declared since the Company commenced business	320,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$10,044,349 00
Premiums received, fire	87,403 78
Losses paid, fire	14,499 72
Losses incurred, fire	13,176 76

ALLEMANNIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Pittsburgh, Penn.; commenced business June 2, 1868; commenced business in Illinois September 19, 1872.]

ROBERT C. SCHMERTZ, PRESIDENT. CHARLES F. HERROSEE, SECRETARY.

C. R. HOPKINS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$86,600 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		55,535 00
Loans upon bond and mortgage upon which more than one year's interest is due		15,113 60
Interest due and accrued on bond and mortgage loans		3,309 89
Total value of mortgaged premises	$189,800 00	
Market value of United States bonds owned by the Company; par value,	88,000 00	94,190 00
Cash on hand and in bank		14,728 01
Interest due and accrued on collateral loans		1,995 25
Gross premiums in due course of collection, not more than three months due		14,200 01
Bills receivable, taken for fire, marine and inland risks		6,199 15
All other property, viz.: Rents due and accrued, $560 00; ledger balances, due from agents, secured by bonds, $15,349 06		15,909 06
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$1,790 00	
Aggregate amount of all available assets		$307,779 97

LIABILITIES.

Net unpaid of unpaid losses		$14,750 51
Unearned premiums, at 50 per cent., on fire risks under one year	$40,234 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,809 44	
Amount of unearned premiums on all outstanding risks		62,044 84
Due and accrued for salaries and other miscellaneous expenses		175 00
All other demands against the Company, viz.: Commissions and other charges due and to become due to agents and brokers		2,130 00
Gross liabilities, except capital stock		$79,099 85
Surplus as regards policy holders		$228,680 12
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$28,680 12

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$105,589 93
Interest on bonds and mortgages	9,040 16
Interest and dividends from all other sources	5,471 40
Income from all other sources	3,203 20
Received during the year in cash	$123,304 69

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$99,464 68
Cash dividends paid	10,000 00
Commissions and brokerage	20,261 02
Salaries, fees and wages	10,913 16
State, national and local taxes	3,899 16
All other payments	18,417 52
Expenditures during the year in cash	$162,955 54

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$15,593,704	$174,599 26
Written or renewed during the year	10,720,110	127,360 32
Total	$26,313,814	$301,959 58
Deduct those expired and marked off as terminated	15,943 270	176,317 00
In force at the end of the year	$10,370,544	$125,642 58
Deduct amount re-insured	876,443	5,412 57
Net amount in force	$9,494,101	$120,230 01

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$7,039,439	$80,469 80
More than *one* and not more than *three* years to run	2,454,662	39,760 21
Net amount in force December 31st, 1877	$9,494,101	$120,230 01

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,870,533 37
Total losses paid from organization to date	859,864 91
Total losses incurred during the year	96,065 00
Total cash dividends declared since the Company commenced business	95,000 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,146,310 00
Premiums received, fire	18,238 10
Losses paid, fire	11,482 67
Losses incurred, fire	8,707 78

ALLIANCE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business July 1, 1875; commenced business in Illinois' July 12, 1877.]

GEORGE H. LONG, PRESIDENT. CHARLES R. HOWARD, SECRETARY.

GEORGE W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$70,300 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		27,200 00
Interest due and accrued on bond and mortgage loans		793 45
Total value of mortgaged premises	$34,700	
Market value of United States bonds owned by the Company	Par value 15,000	15,806 25
Market value of other stocks and bonds owned by the Company, viz:		104,435 00

	Par Value.	Market Val.
City of Lawrence 6 per cent. bonds	$5,000 00	$5,525 00
City of Newton 6 per cent. bonds	5,000 00	5,600 00
City of Cambridge 6 per cent. bonds	5,000 00	5,525 00
City of Charlestown 6 per cent. bonds	5,000 00	5,450 00
City of Toledo 7 per cent. bonds	10,000 00	10,000 00
City of Cleveland 7 per cent. bonds	10,000 00	10,050 00
Boston & Albany Railroad 6 per cent. bonds	5,000 00	5,325 00
Merchandise National Bank stock	10,000 00	10,025 00
Howard Bank stock	5,000 00	5,612 50
Continental Bank stock	20,000 00	20,025 00
Revere Bank stock	7,700 00	8,373 75
Blackstone Bank stock	3,600 00	3,816 00
Webster National Bank stock	2,400 00	2,427 00
Commerce National Bank stock	3,300 00	3,498 00
North American National Bank stock	2,900 00	3,182 75
	$99,900 00	$104,435 00

Amount loaned on stocks and bonds as collateral		58,817 00
Market value of collaterals	$66,569 75	
Cash on hand and in bank		23,805 12
Interest due and accrued on stocks not included in market value		1,133 33
Interest due and accrued on collateral loans		1,008 82
Gross premiums in due course of collection not more than three months due		17,931 86
All other property, viz: Rents due and accrued		520 97
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$2,291 36	
Aggregate amount of all available assets		$321,746 80

LIABILITIES.

Net amount of unpaid losses		$15,788 15
Unearned premiums, at 50 per cent., on fire risks under one year	$53,772 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,749 34	
Amount of unearned premiums on all outstanding risks		75,522 25
Due ond accrued for salaries and other miscellaneous expenses		500 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		3,223 31
Gross liabilities, except capital stock		$95,033 71
Surplus as regards policy holders		$226,713 09
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$26,713 09

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$117,728 25
Interest on bonds and mortgages		4,887 46
Interest and dividends from all other sources		2,318 16
Income from all other sources		2,756 95
Received on increased capital	$70,000	
Received during the year in cash		$127,690 82

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$68,512 52
Commissions and brokerage	23,299 18
Salaries, fees and wages	8,859 72
State, national and local taxes	3,904 41
All other payments	18,281 07
Expenditures during the year in cash	$122,856 90

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$12,574,688	$156,905 73
Written or renewed during the year	10,976,474	142,077 25
Total	$23,551,157	$298,982 98
Deduct those expired and marked off as terminated	12,486,345	149,763 93
In force at the end of the year	$11,064,812	$149,219 05
Deduct amount re-insured	132,003	2,202 71
Net amount in force	$10,932,809	$147,016 34

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$8,175,786	$107,545 82
More than *one* and not more than *three* years to run	1,515,939	20,472 07
More than three years to run	1.241,064	18,998 45
Net amount in force December 31st, 1877	$10,932,809	$147,016 34

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$415,827 79
Total losses paid from organization to date	141,750 83
Total losses incurred during the year	70,489 12

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$320,205 00
Premiums received, fire	8,592 89
Losses paid, fire	2,467 68
Losses incurred, fire	8,371 65

AMAZON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Cincinnati, Ohio; commenced business October 1, 1871; commenced business in Illinois November 10, 1871.]

GAZZAM GANO, PRESIDENT. JOHN H. BEATTIE, SECRETARY.

ISAAC A. HAWLEY, *Attorney in Illinois to accept services of process*, residing at Springfield.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$256,660 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			76,000 25
Loans upon bond and mortgage upon which more than one year's interest is due			105,284 03
Interest due and accrued on bond and mortgage loans			21,996 22
Total value of mortgaged premises		$540,928 00	
Market value of United States bonds owned by the Company...Par value		$122,300 00	130,984 00
Market value of other stocks and bonds owned by the Company, viz:			10,346 99
	Par value.	Market value.	
Alabama State bonds	$10,000 00	$3,322 75	
South Carolina State bonds	20,000 00	2,424 24	
Piqua Waterworks bonds	4,600 00	4,600 00	
	$34,600 00	$10,346 99	
Amount loaned on stocks and bonds as collateral			17,210 00
Market value of collaterals		$30,545 00	
Cash on hand and in bank			2,330 71
Gross premiums in due course of collection not more than three months due			29,656 15
Bills receivable, taken for fire, marine and inland risks			4,974 75
All other property, viz: Due for re-insurance on losses paid, $3,233 40; personal property, 3,000 00			6,233 40
Items not admitted as assets: Accounts receivable		$10,464 92	
Gross amount of assets			$661,676 50
Deduct for amount deposited in Alabama pledged to secure the liability of the Company in said State			3,322 75
Aggregate amount of all available assets			$658,353 75

LIABILITIES.

Net amount of unpaid losses		$62,207 2
Unearned premiums, at 50 per cent., on fire risks under one year	$70,510 81	
Unearned premiums, *pro rata*, on fire risks running more than one year	26,140 41	
Total	$96,651 22	
Less the unearned premiums on risks in Alabama	1,500 00	
Amount of unearned premiums on all outstanding risks		95,151 22
Cash dividends unpaid		1,388 00
All other demands against the Company, viz: due other Companies for re-insurance		19,773 00
Gross liabilities, except capital stock and liabilities in Alabama		$178,519 51
Surplus as regards policy holders, excluding deposit in Alabama		$479,884 24
Amount of capital stock paid up		300,000 00
Surplus over paid up capital, excluding deposit in Alabama		$179,884 24

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$202,981 60	
Net cash premiums received on inland risks	1,824 06	$204,305 66
Notes received for unpaid premiums	4,974 75	
Interest on bonds and mortgages		15,512 46
Interest and dividends from all other sources		9,206 61
Income from all other sources		1,431 49
Received during the year in cash		$230,456 22

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$271,862 51	
Net amount paid for inland losses	10,160 06	$282,022 57
Commissions and brokerage		44,102 42
Salaries, fees and wages		49,310 82
State, national and local taxes		12,482 48
All other payments		23,549 88
Expenditures during the year in cash		$411,468 17

RISKS AND PREMIUMS.

	Fire risk.	Premiums.
In force on the 31st day of December of the preceding year	$43,252,426	$556,520 37
Written or renewed during the year	20,380,679	280,370 15
Total	$63,633,105	$836,890 52
Deduct those expired and marked as terminated	36,771,552	459,496 90
In force at the end of the year	$26,861,553	$377,393 62
Deduct amount re-insured	13,648 019	178,120 83
Net amount in force	$13,213,534	199,272 79

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$8,960,772	$141,021 62
More than *one* and not more than *three* years to run	3,228,695	42,077 87
More than three years to run	1,024,067	16,173 30
Net amount in force December 31st, 1877	$13,213,534	$199,272 79

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$4,689,385 80
Total losses paid from organization to date	2,577,285 10
Total losses incurred during the year	246,622 09
Total cash dividends declared since the Company commenced business	120,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,479,137 59
Premiums received, fire	30,149 98
Losses paid, fire, $13,949 87; marine and inland, $277 45	14,227 82
Losses incurred, fire, $13,783 00; marine and inland, $277 45	14,060 45

AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn; commenced business March 12, 1810; commenced business in Illinois October 18, 1872.]

THOMAS R. MARIS, PRESIDENT. ALBERT C. L. CRAWFORD, SECRETARY.

WM. H. CUNNINGHAM, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$150,100 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			419,639 50
Loans upon bond and mortgage upon which more than one year's interest is due (of which $2,800 is in process of foreclosure)			2,800 00
Interest due and accrued on bond and mortgage loans			9,145 80
Total value of mortgaged premises		$1,013,650 00	
Market value of United States bonds owned by the Company, par value $200,000 00			208,750 00
Market value of other stocks and bonds owned by the Company, viz:			278,056 00
	Par val.	Market val.	
North Pennsylvania R. R. Co. stock	$5,000 00	$3,700 00	
Pennsylvania R. R. Co. stock	5,000 00	3,300 00	
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R. Co. bonds	10,000 00	10,400 00	
Delaware R. R. Co's. mortgage bonds	5,000 00	5,000 00	
North Pennsylvania R. R. Co's. 1st mortgage bonds	14,000 00	15,190 00	
" " " 2d " "	4,000 00	4,440 00	
Pennsylvania R. R. Co's. general mortgage bonds	20,000 00	21,700 00	
" " " consolidated mort. bonds	20,000 00	18,400 00	
Philadelphia, Wilmington and Baltimore R. R. Co's. bonds	10,000 00	10,300 00	
Delaware and Raritan Canal and Camden and Amboy R. R. and Transportation Co's. mortgage bonds	24,000 00	26,160 00	
Elmira and Williamsport R. R. Co's. bonds	1,000 00	600 00	
Schuykill Navigation Co's. 1st mortgage bonds	12,000 00	10,800 00	
Chesapeake and Delaware Canal Co's. mort. bonds	10,000 00	7,600 00	
Lehigh Coal and Navigation Co's. bonds	20,000 00	20,600 00	
" " " " "	20,000 00	20,400 00	
Susquehanna Canal Co's. mortgage bonds	7,000 00	2 100 00	
Delaware Division Canal Co's mortgage bonds	15,000 00	15,000 00	
Schuykill Navigation Co's. mortgage bonds	1,225 00	784 00	
City and County of Erie, Pennsylvania, bonds	1,600 00	1,120 00	
City of Cincinnati, Ohio 7 3-10 per cent. bonds	30,000 00	30,600 00	
State of Tennessee bonds	24,000 00	8,280 00	
American Steamship Co's. bonds, guaranteed by Pennsylvania R. R Co	15,000 00	11,000 00	
Shamokin Valley and Pottsville R. R. Co's. bonds	20,000 00	19,000 00	
Pennsylvania R. R. Co's bonds	10,000 00	10,000 00	
Philadelphia and Reading R. R. Co's. bonds	2,100 00	1,407 00	
	$305,925 00	$278,056 00	
Amount loaned on stocks and bonds as collateral			69,078 88
Market value of collaterals		$100,391 55	
Cash on hand and in bank			85,082 12
Interest due and accrued on stocks not included in market value			5,165 25
Interest due and accrued on collateral loans			1,678 49
Gross premiums in due course of collection not more than three months due			22,747 52
All other property, viz: Rents due and accrued, $376 77; ground rents, $41,040 83			41,417 60
Total			$1,293,661 26
Deduct amount deposited in Virginia, pledged to secure the liability of the Company in said State			20,000 00
Aggregate amount of all available assets			$1,273,661 26

LIABILITIES.

Net amount of unpaid losses		$19,081 00
Unearned premiums, at 50 per cent., on fire risks under one year...	$153,336 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,762 00	
	$175,128 72	
Less the unearned premiums on risks in Virginia	2,004 54	
Amount of unearned premiums on all outstanding risks		173,124 18
Amount reclaimable on perpetual fire insurance policies		272,876 70
Cash dividends unpaid		855 00
Due and accrued for salaries and other miscellaneous expenses		450 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $4,149 75; return premiums, $1,386,14..		5,535 89
Gross liabilities except capital stock		$471,422 77
Surplus as regards policy holders		$802,238 49
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$402,238 49

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$333,667 91
Interest on bonds and mortgages	24,437 03
Interest and dividends from all other sources	32,289 38
Income from all other sources	4,474 01
Received during the year in cash	$394,868 33

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$202,056 25
Cash dividends paid	89,800 00
Commissions and brokerage	134 42
Salaries, fees and wages	97,347 76
State, national and local taxes	13,328 23
All other payments	7,627 55
Expenditures during the year in cash	$360,294 21

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$35,589 434	$404,877 08
Written or renewed during the year	89,288 207	369,826 90
Total	$74,877,641	$774,703 98
Deduct those expired and marked off as terminated	43,065,613	440,983 86
In force at the end of the year	$31,812,028	$333,720 12
Deduct amount re-insured	177,206	1,545 00
Net amount in force	$31,618,822	$332,175 12

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$28,896,830	$292,611 71
More than *one* and not more than *three* years	1,844,631	20,581 60
More than three years to run	1,070,567	20,526 81
Net amount in force December 31st, 1877	$31,812,028	$333,720 12

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$5,904,960 34
Total losses paid from organization to date	3,932,006 93
Total losses incurred during the year	195,688 29
Total cash dividends declared since the Company commenced business	1,972,975 50

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,977,589 00
Premiums received, fire	52,378 45
Losses paid, fire	35,266 00
Losses incurred, fire	80,114 33

AMERICAN CENTRAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Louis, Mo.; commenced business February, 1853; commenced business in Illinois March 31, 1870.]

GEORGE T. CRAM, PRESIDENT. JAMES NEWMAN, SECRETARY.

L. H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Cairo.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Market value of United States bonds owned by the Company—par value	$250,000 00	$295,000 00
Market value of other stocks and bonds owned by the Company, viz:		
Missouri 6 per cent. par value	400,000 00	422,000 00
Cash on hand and in bank		32,556 42
Gross premiums in due course of collection, not more than three months due		47,884 70
Aggregate amount of all available assets		$796,941 12

LIABILITIES.

Net amount of unpaid losses		$67,810 84
Unearned premiums, at 50 per cent. on fire risks under one year	$151,838 10	
Unearned prem's, *pro rata*, on fire risks running more than one year,	61,752 77	
Amount of unearned premiums on all outstanding risks		213,590 87
Cash dividends unpaid		1,070 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		6,636 62
Gross liabilities, except capital stock		$289,107,83
Surplus as regards policy holders		$507,833 79
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$207,833 79

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$385,592 24
Interest on bonds and mortgages	36,054 68
Interest and dividends from all other sources	1,647 39
Received during the year in cash	$423,294 31

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$185,439 06
Cash dividends paid	39,663 75
Commissions and brokerage	66,283 08
Salaries, fees and wages	28,848 75
State, national and local taxes	8,619 16
All other payments	39,216 98
Expenditures during the year in cash	$368,020 78

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$25,256,605	$414,552 19
Written or renewed during the year	31,499,742	452,291 95
Total	$56,756,347	$866,844 14
Deduct those expired and marked off as terminated	28,076,967	416,252 45
In force at the end of the year	$28,679,380	450,591 69
Deduct amount re-insured	893,796	17,077 46
Net amount in force	$27,785,584	$433,514 23

RECAPITULATION :

In force having from date of policy not more than *one* year to run.....	$20,219,881	$303,676 21
More than *one* and not more than *three* years to run	3,719,236	56,615 30
More than three years to run.....	3,846,517	73,222 72
Net amount in force December 31st, 1877.....	$27,785,584	$433,514 23

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$4,551,594 85
Total losses paid from organization to date	2,603,706 48
Total losses incurred during the year.....	180,454 73
Total cash dividenns declared since the Company commenced business.....	153,537 70
Total dividends declared payable in stock from organization.....	81,250 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$4,832,944 00
Premiums received, fire.....	65,831 98
Losses paid, fire.....	30,863 51
Losses incurred, fire..	25,566 01

AMERICAN EXCHANGE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York City, N. Y.; commenced business March 1, 1859; commenced business in Illinois November 19, 1877.]

HENRY BUTLER, PRESIDENT. WILLIAM RAYNOR, SECRETARY.

JAMES K. MURPHY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$2,000,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.			$20,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			11,300 00
Loans upon bond and mortgage upon which more than one year's interest is due.....			500 00
Interest due and accrued on bond and mortgage loans.....			418 97
Total value of mortgaged premises.....		$29,750 00	
Market value of United States bonds owned by the Co.—par value.....	149,000 00		157,098 75
Market value of other stocks owned by the Company, viz :.....			38,362 00
	Par value.	Market value.	
Brooklyn and Newton R. R. Co. bonds.....	$10,000 00	$8,500 00	
American Exchange bank stock.....	27,700 00	29,862 00	
Produce Exchange stock.....	1,000 00	500 00	
	$38,700 00	$38,362 00	
Amount loaned on stocks and bonds as collaterals.....			55,600 00
Market value of collaterals.....		$78,581 00	
Cash on hand and in bank.....			6,266 11
Interest due and accrued on stocks not included in market value.....			486 25
Interest due and accrued on collateral loans..			1,276 84
Gross premiums in due course of collection, not more than three months due.....			3,165 54
Items not admitted as assets : Amount of premiums unpaid on policies which have been issued more than three months.....		$540 82	
Aggregate amount of all available assets.....			$294,469 46

LIABILITIES.

Net amount of unpaid losses		$220 98
Unearned premiums, at 50 per cent. on fire risks under one year	$17,930 99	
Unearned prem's, *pro rata*, on fire risks running more than one year	1,345 65	
Unearned premiums, at 50 per cent. on inland navigation risks	997 75	
Amount of unearned premiums on all outstanding risks		20,264 89
Cash dividends unpaid		832 50
Due and accrued for salaries and other miscellaneous expenses		500 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		474 82
Gross liabilities, except capital stock		$25,292 69
Surplus as regards policy holders		272,176 77
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$72,176 77

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$40,855 43	
Net cash premiums received on marine and inland risks	2,455 50	$43,310 93
Interest on bonds and mortgages		1,137 26
Interest and dividends from all other sources		13,763 98
Income from all other sources		400 00
Received during the year in cash		$58,612 17

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$9,923 14	
Net amount paid for marine and inland losses	128 44	$10,051 58
Cash dividends paid		20,280 00
Commissions and brokerage		2,244 05
Salaries, fees and wages		18,086 32
State, national and local taxes		1,332 07
All other payments		6,933 94
Expenditures during the year in cash		$58,927 96

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,899,109	$41,905 27
Written or renewed during the year	12,474,602	49,330 79
Total	$23,373,711	$91,236 06
Deduct those expired and marked off as terminated	12,251,974	51,390 81
In force at the end of the year	$11,121,737	$39,845 25
Deduct amount re-insured	402,550	1,687 78
Net amount in force	$10,719,187	$38,157 47

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,387,432	$35,841 99
More than *one* and not more than *three* years to run	286,305	1,887 75
More than three years to run	45,450	427 73
Net amount in force December 31st, 1877	$10,719,187	$38,157 47

	Marine and Inland risks.	Premiums.
In force on the 31st December of the preceding year	$83,500 00	$1,996 60
Written during the year	90,750 00	2,455 50
Total	$174,250 00	$4,452 10
Deduct those expired and marked off as terminated	99,250 00	2,456 60
In force December 31st, 1877	$75,000 00	$1,995 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,254,549 84
Total losses paid from organization to date	504,139 73
Total losses incurred during the year	10,082 56
Total cash dividends declared since the Company commenced business	245,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$26,400 00
Premiums received, fire	230 75

AMITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business June 19, 1873; commenced business in Illinois March 5, 1877.]

EDWARD MERRITT, PRESIDENT. NATHAN HARPER, SECRETARY.

GEORGE W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$4,500 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due			8,000 00
Interest due and accrued on bond and mortgage loans			18 00
Total value of mortgaged premises		$16,000 00	
Market value of United States bonds owned by the Co—par value		160,000 00	172,450 00
Market value of other stocks and bonds owned by the Company, viz:			7,500 00
	Par value.	Market value.	
Market National Bank stock	$5,000 00	$5,500 00	
Dry Goods Bank stock	2,000 00	2,000 00	
	$7,000 00	$7,500 00	
Amount loaned on stocks and bonds as collaterals			6,920 00
Market value of collaterals		$7,495 00	
Cash on hand and in bank			4,504 89
Interest due and accrued on stocks not included in market value			1,010 28
Gross premiums in due course of collection not more than three months due			8,038 37
Bills receivable, taken for fire, marine and inland risks			600 00
All other property, viz: Salvage and other claims due the Company, including sale of lease payable in cash February 5, 1878			8,823 88
Aggregate amount of all available assets			$222,365 93

LIABILITIES.

Net amount of unpaid losses			$3,508 19
Unearned premiums, at 50 per cent., on fire risks under one year		$23,110 60	
Unearned premiums, *pro rata*, on fire risks running more than one year		1,638 29	
Unearned premiums, at 50 per cent., on inland navigation risks		1,107 00	
Amount of unearned premiums on all outstanding risks			25,855 89
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers			913 25
Gross liabilities, except capital stock			$30,272 33
Surplus as regards policy holders			$192,093 60
Amount of capital stock paid up		$200,000 00	
Amount of net available assets		192,093 60	
Impairment of capital		$7,906 40	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$72,043 21	
Net cash premiums received on marine and inland risks		2,689 00	$74,732 21
Notes received for unpaid premiums		600 00	
Interest on bonds and mortgages			784 60
Interest and dividends from all other sources			10,909 81
Income from all other sources			163 45
Received during the year in cash			$86,590 07

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$45,241 46	
Net amount paid for marine and inland losses	2,596 70	$47,838 16
Cash dividends paid		8,000 00
Commissions and brokerage		14,897 64
Salaries, fees and wages		9,750 00
State, national and local taxes		97 65
All other payments		12,757 81
Expenditures during the year in cash		$93,341 26

RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year	$6,220,567	$46,046 14
Written or renewed during the year	7,427,929	79,278 03
Total	$13,648,487	$125,324 17
Deduct those expired and marked off as terminated	8,000,657	76,461 80
In force at the end of the year	$5,647,830	$48,862 37
Deduct amount re-insured	136,832	572 97
Net amount in force	$5,500,998	$48,289 40

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,300,199	$46,221 20
More than *one* and not more than *three* years to run	179,029	1,692 57
More than three years to run	31,770	375 63
Net amount in force December 31st, 1877	$5,510,998	$48,289 40

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$32,750 00	$1,457 50
Written during the year	77,500 00	2,839 00
Total	$110,250 00	$4,296 50
Deduct those expired and marked off as terminated	53,750 00	2,082 50
In force December 31st, 1877	$56,500 00	$2,214 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$302,107 95
Total losses paid from organization to date	108,734 57
Total losses incurred during the year	50,065 35
Total cash dividends declared since the Company commenced business	55,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$311,363 00
Premiums received, fire	2,743 93
Losses paid, fire	540 03
Losses incurred, fire	1,373 00

ATLANTIC INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, N. Y.; commenced business January 2, 1872; commenced business in Illinois January 31, 1873.]

JOHN D. COCKS, PRESIDENT. WM. D. CORNELL, SECRETARY.

FREDERICK S. JAMES, *Attorney in Illinois, to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$94,500 00
Interest due and accrued on bond and mortgage loans			543 67
Total value of mortgaged premises		$259,000 00	
Market value of United States bonds owned by the Company, par value	200,000 00		207,662 50
Market value of other stocks and bonds owned by the Company, viz:			13,900 00
	Par val.	Market val.	
City of Richmond, Virginia, 8 per cent. bonds	$10,000 00	$11,500 00	
South Carolina 6 per cent. bonds	19,000 00	2,400 00	
	$29,000 00	$13,900 00	
Amount loaned on stocks and bonds as collaterals			53,600 00
Market value of collaterals		$70,893 75	
Cash on hand and in bank			45,889 39
Interest due and accrued on collateral loans			351 38
Gross premiums in due course of collection not more than three months due			20,301 01
Total			$436,747 95
Deduct amount deposited in Virginia, pledged to secure the liability of the Company in said State			10,000 00
Items not admitted as assets: Amount of premiums unpaid on policies which has been issued more than three months		$581 13	
Aggregate amount of all available assets			$426,747 95

LIABILITIES.

Net amount of unpaid losses	$27,589 39		
Less amount of unpaid losses in Virginia	2,500 00		$25,089 39
Unearned premiums, at 50 per cent., on fire risks under one year	88,280 49		
Unearned premiums, *pro rata*, on fire risks running more than one year	8,354 10		
	$96,634 59		
Less unearned premiums of the Company in the State of Va.	5,600 80		
Amount of unearned premiums on all outstanding risks			91,034 29
All other demands against the Company			3,002 10
Gross liabilities except capital stock			$119,075 78
Surplus as regards policy holders			$307,672 17
Amount of capital stock paid up			200,000 00
Surplus over paid up capital			$107,672 17

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$311,816 45
Interest on bonds and mortgages	7,006 25
Interest and dividends from all other sources	15,843 66
Received during the year in cash	$334,168 36

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$214,216 48
Cash dividends paid	20,000 00
Commissions and brokerage	44,711 19
Salaries, fees and wages	24,554 00
State, national and local taxes	9,362 93
All other payments	27,931 92
Expenditures during the year in cash	$340,776 52

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$23,257,089	$214,321 80
Written or renewed during the year	35,473,733	369,323 08
Total	$58,730,822	$583,644 88
Deduct those expired and marked off as terminated	35,118,237	393,461 10
In force at the end of the year	$23,612,585	$190,183 28
Deduct amount re-insured	108,324	1,023 81
Net amount in force	$23,504,261	$189,159 42

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$22,114,801	$176,560 99
More than *one* and not more than *three* years to run	1,177,985	9,968 88
More than three years to run	211,475	2.629 55
Net amount in force December 31st, 1877	$23,504,261	$189,159 42

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,005,969 75
Total losses paid from organization to date	1,050,942 28
Total losses incurred during the year	206,068 60
Total cash dividends declared since the Company commenced business	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,507,500 00
Premiums received, fire	19,758 20
Losses paid, fire	7,825 43
Losses incurred, fire	8,125 43

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Providence, R. I.; commenced business June 1852: commenced business in Illinois in 1855, and in September 1872.]

J. S. PARISH, PRESIDENT. T. W. HAYWARD, JR., SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$145,780 00
Market value of United States bonds owned by the Company, par value...$15,000 00		15,825 00
Market value of other stocks and bonds owned by the Company, viz:		85,811 00
	Par value. / Market value.	
National and other bank stock	$76,650 00 / $79,571 00	
Michigan Central R. R. Co. stock	10,400 00 / 6,240 00	
	$87,050 00 / $85,811 00	
Cash on hand and in bank		155 82
Gross premiums in due course of collection not more than three months due		10,194 25
Bills receivable, taken for fire, marine and inland risks		50 00
All other property, viz: Rents due and accrued		3,667 88
Items not admitted as assets: Doubtful debts $1,858 30		
Aggregate amount of all available assets		$261,484 21

LIABILITIES.

Net amount of unpaid losses		$9,089 13
Unearned premiums, at 50 per cent., on fire risks under one year	$29,310 23	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,987 05	
Unearned premiums, at 100 per cent. on marine risks	486 25	
Amount of unearned premiums on all outstanding risks		36,783 53
Cash dividends unpaid		151 50
Due and accrued for salaries and other miscellaneous expenses		471 74
Due and to become due for borrowed money		12,006 85
All other demands against the Company, viz: Judgment against the Company in the U. S. Circuit Court for the Northern District of Illinois appealed to the Supreme Court, $8,000; commissions, brokerage, etc., $1,965 65; re-insurance, $22 99		9,988 64
Gross liabilities, except capital stock		$68,441 39
Surplus as regards policy holders		$193,042 82
Amount of capital stock paid up	$200,000 00	
Amount of net available assets	193,042 82	
Impairment of capital	$6,957 18	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$62,606 84	
Net cash premiums received on marine and inland risks	6,596 14	$69,202 98
Notes received for unpaid premiums	50 00	
Interest and dividends from all sources		4,970 64
Income from all other sources, viz: Rents, $9,934 69; profit and loss account, $5 79		9,940 48
Received during the year in cash		$84,114 10

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$55,794 70	
Net amount paid for marine and inland losses	3,747 26	$59,541 96
Cash dividends paid		9,129 00
Commissions and brokerage		11,194 75
Salaries, fees and wages		12,245 73
State, national and local taxes		2,916 15
All other payments		4,558 04
Expenditures during the year in cash		$99,585 68

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,445,826	$76,141 41
Written or renewed during the year	5,966,216	73,833 36
Total	$11,412,042	$149,974 77
Deduct those expired and marked off as terminated	6,184,395	77,818 70
In force at the end of the year	$5,227,647	$72,156 07
Deduct amount re-insured	75,933	911 62
Net amount in force	$5,151,714	$71,244 45

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$4,245,433	$58,620 47
More than *one* and not more than *three* years to run	436,889	5,852 97
More than three years to run	469,392	6,771 01
Net amount in force December 31st, 1877	$5,151,714	$71,244 45

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$141,192	$2,035 18
Written during the year	1,347,293	12,908 65
Total	$1,488,485	$14,943 83
Deduct those expired and marked off as terminated	1,420,325	14,054 13
In force December 31st, 1877	$68,160	$889 70
Deduct amount re-insured	34,112	403 45
Net amount in force	$34,048	$486 25

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,906,469 52
Total losses paid from organization to date	2,249,878 33
Tolal losses incurred during the year	60,949 53
Total cash dividends declared since the Company commenced business	323,000 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$758,461 12
Premiums received, fire	9,743 54
Losses paid, fire	8,014 88
Losses incurred, fire	6,985 77

AURORA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Cincinnati, Ohio; commenced business April 8, 1871; commenced business in Illinois January 27. 1872.]

JOHN STRAEHLEY, PRESIDENT. F. GOULE, SECRETARY.

J. P. G. VISSERING, *Attorney in Illinois, to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$3,991 30
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		88,870 09
Interest due and accrued on bond and mortgage loans		6,016 56
Total value of mortgaged premises	$420,555 00	
Market value of United States bonds owned by the Company		77,845 12
Amount loaned on stocks and bonds as collateral		2,500 00
Market value of collaterals	$2,710 75	
Cash on hand and in bank		4,421 88

Gross premiums in due course of collection not more than three months due	18,942 23
Bills receivable, taken for fire risks	5,563 16
All other property, viz: Rents due and accrued	66 00
Items not admitted as assets: Accounts receivable $754 89	
Aggregate amount of all available assets	$208,215 84

LIABILITIES.

Net amount of unpaid losses	$3,297 10
Amount of unearned premiums on all outstanding risks	40,778 90
Due other companies for re-insurance	964 40
All other demands against the Company	83 81
Gross liabilities, except capital stock	$45,124 21
Surplus as regards policy holders	$163,091 63
Amount of capital stock paid up	100,000 00
Surplus over paid up capital	$63,091 63

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$76,759 15
Interest on bonds and mortgages	4,615 09
Income from all other sources	3,345 70
Received during the year in cash	$84,719 94

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$37,028 91
Cash dividends paid	9,520 50
Commissions and brokerage	14,836 29
Salaries, fees and wages	5,782 47
State, national and local taxes	4,422 14
All other payments	4,429 91
Expenditures during the year in cash	$76,020 22

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,001,658	$73,841 47
Written or renewed during the year	5,909,964	83,220 90
Total	$10,911,622	$157,062 37
Deduct those expired and marked off as terminated	3,435,097	73,287 16
In force at the end of the year	$7,476,522	83,775 21
Deduct amount re-insured	115,066	1,696 10
Net amount in force	$7,361,459	$82,079 11

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$4,564,354	$50,679 52
More than *one* and not more than *three* years to run	2,286,303	24,339 34
More than three years to run	510,802	7,060 25
Net amount in force December 31st, 1877	$7,361,459	$82,079 11

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$610,347 94
Total losses paid from organization	240,971 95
Total losses incurred during the year	84,558 87
Total cash dividends declared since the Company commenced business	51,520 50

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$374,900 00
Premiums received, fire	6,125 57
Losses paid, fire	3,198 47
Losses incurred, fire	3,198 47

BEN FRANKLIN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

Located at Allegheny, Pennsylvania; commenced business June 26, 1867; commenced business in Illinois April 10, 1864.]

HENRY IRWIN, PRESIDENT. GEORGE D. RIDDLE, SECRETARY.

DAN. M. BOWMAR, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$41,617 17
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		100,624 44
Loans upon bond and mortgage upon which more than one year's interest is due (of which $6,000 00 is in process of foreclosure)		7,000 00
Interest due and accrued on bond and mortgage loans		2,901 03
Total value of mortgaged premises	$268,850 00	
Cash on hand and in bank		10,133 57
Interest due and accrued on bills receivable		871 42
Gross premiums in due course of collection, not more than three months due		7,041 18
All other property, viz: Rents due and accrued	$183 75	
Bills receivable (negotiable paper)	16,469 22	16,652 97
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	3,267 86	
Aggregate amount of all available assets		$186,341 78

LIABILITIES.

Net amount of unpaid losses		$5,482 68
Unearned premiums, at 50 per cent. on fire risks under one year	$20,982 00	
Unearned prem's, *pro rata*, on fire risks running more than one year	8,959 13	
Amount of unearned premiums on all outstanding risks		29,891 13
Cash dividends unpaid		385 00
Gross liabilities, except capital stock		$35,758 76
Surplus as regards policy holders		$150,583 02
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$583 02

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$46,911 13
Interest on bonds and mortgages and notes		11,885 43
Interest from all other sources		1,417 69
Received for calls on capital stock	$5,000 00	
Received during the year in cash		$60,214 25

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$34,294 68
Cash dividends paid	8,615 00
Commissions and brokerage	10,310 77
Salaries, fees and wages	11,720 71
State, national and local taxes	1,895 53
Expenditures during the year in cash	$66,836 69

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$4,193,236 10	$70,684 30
Written or renewed during the year	4,028,703 39	65,789 52
Total	$8,221,939 49	$136,473 82
Deduct those expired and marked off as terminated	4,348,770 26	75,730 24
In force at the end of the year	$3,873,169 23	$60,743 58
Deduct amount re-insured	108,858 33	1,415 74
Net amount in force	$3,764,310 90	$59,327 84

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$2,568,265 28	$43,279 75
More than *one* and not more than *three* years to run	1,255,760 45	16,296 68
More than three years to run	49,043 50	1,167 15
Net amount in force December 31st, 1877	$3,873,169 23	$60,743 58

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$431,175 65
Total losses paid from organization to date	182,174 21
Total losses incurred during the year	38,961 53
Total cash dividends declared since the Company commenced business	50,801 00
Total dividends declared payable in stock from organization	40,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$632,703 69
Premiums received, fire	10,912 45
Losses paid, fire	9,824 06
Losses incurred, fire	9,824 06

BOATMAN'S FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Pittsburgh, Penn.,; commenced business May 23, 1865; commenced business in Illinois, February 8, 1878.]

JAMES A. HUTCHINSON, PRESIDENT. EARL S. GARDNER, SECRETARY.

E. W. LYMAN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$225,000 00
Capital stock paid up in cash	175,500 00
Stock notes or other obligations held for subscribed capital	49,500 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$10,594 06
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		62,150 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $26,700 is in process of foreclosure)		32,200 00
Interest due and accrued on mortgage loans		5,241 06
Total value of mortgaged premises	$211,600	
Market value of United States bonds owned by the Company	Par value 12,000	12,360 00
Market value of other stocks and bonds owned by the Company, viz :		63,776 00

	Par Value.	Market Value.
Merchants' and Manufacturers' National Bank of Pittsburgh, stock	$5,000	$5,500
Exchange National Bank of Pittsburgh, stock	2,500	3,600
Pennsylvania Railroad Company stock	10,000	6,500
People's Savings Bank stock	1,800	1,684
Pittsburgh Allegheny & Manchester Passenger Railway Company stock	5,000	5,600
Union Savings Bank Pittsburgh) stock	3,000	2,452
Monongahela Water Company stock	1,500	2,400
Allegheny Valley Railroad income bonds	15,000	6,000
Titusville City Water bonds	2,000	2,000
Titusville City Water bonds	3,000	3,000
Binghamton School District bonds	2,500	2,500
Peebles Sub. District school bonds	4,000	4,240
Pittsburgh, Allegheny & Manchester Passenger Railway Company's bonds	2,500	2,500
Pittsburgh City 5 per cent. bonds	10,000	8,200
Pittsburgh, Cincinnati & St. Louis Railway Company's bonds	10,000	[illegible]
Total	$77,300	$68,776

Amount loaned on stocks and bonds as collateral		6,543 85
Market value of collaterals	$11,760	
Cash on hand and in bank		21,415 96
Interest due and accrued on stocks, bonds and bank deposit		987 49
Interest due and accrued on collateral loans		156 86
Gross premiums in due course of collection not more than three months due		3,887 79
Bills receivable, taken for fire, marine and inland risks		2,535 81
All other property, viz: Rents due and accrued		173 60
Items not admitted as assets: Premiums in course of collection over three months due	$1,789 28	
Aggregate amount of all available assets		$222,006 87

LIABILITIES.

Net amount of unpaid losses		$982 47
Unearned premiums, at 50 per cent. on fire risks under one year	$11,799 43	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,049 47	
Unearned premiums, at 50 per cent. on inland navigation risks	1,723 01	
Amount of unearned premiums on all outstanding risks		20,571 91
Due and accrued for salaries and other miscellaneous expenses		561 22
All other demands against the Company, viz: State, city, county, or other taxes and assessments, $204 19; commissions and other charges due and to become due to agents and brokers, $357 50; return premiums, $11 17; re-insurance, $65 92		638 78
Gross liabilities, except capital stock		$22,654 88
Surplus as regards policy holders		$199,351 99
Amount of capital stock paid up		175,500 00
Surplus over paid up capital		$23,851 99

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$26,804 05	$41,410 05
Net cash premiums received on marine and inland risks	12,606 00	
Notes received for unpaid premiums	2,585 31	
Interest on bonds and mortgages		6,602 12
Interest and dividends from all other sources		6,823 67
Income from all other sources		1,122 18
Received for calls on capital stock	$18,000 00	
Received during the year in cash		$55,958 02

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$20,069 04	$28,818 75
Net amount paid for marine and inland losses	8,759 71	
Cash dividends paid (credited on stock notes)		18,000 00
Commissions and brokerage		2,884 16
Salaries, fees and wages		5,990 88
State, national and local taxes		1,411 51
All other payments		2,248 79
Expenditures during the year in cash		$53,849 09

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$2,723,621	$37,084 65
Written or renewed during the year	2,427,839	33,050 04
Total	$5,151,460	$70,134 69
Deduct those expired and marked off as terminated	2,435,832	31,733 22
In force at the end of the year	$2,715,628	$38,401 47
Deduct amount re-insured	34,214	503 07
Net amount in force	$2,681,414	$37,898 40

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$1,607,931	$23,593 85
More than *one* and not more than *three* years to run	1,051,483	14,025 55
More than three years to run	22,000	274 00
Net amount in force December 31st, 1877	$2,681,414	37,898 40

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$103,212	$3,567 88
Written during the year	1,617,669	15,935 67
Total	$1,720,881	$19,503 55
Deduct those expired and marked off as terminated	1,646,544	16,057 53
In force December 31st, 1877	$74,337	$3,446 02

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$732,992 00
Total losses paid from organization to date	449,552 25
Total losses incurred during the year	20,113 38
Total cash dividends declared since the Company commenced business	97,107 50
Total dividends declared payable in stock from organization	63,000 00

BOYLSTON MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business January 8, 1873; commenced business in Illinois February 1, 1876.]

JOSEPH W. BALCH, PRESIDENT. WASHINGTON GLOVER, SECRETARY.

GEORGE C. CLARKE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	557,200 00
Stock notes or other obligations held for subscribed capital	442,800 00

ASSETS

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$275,161 23
Interest due and accrued on bond and morigage loans		6,740 22
Total value of mortgaged premises	$387,600 00	
Market value of United States bonds owned by the Company; par value,	4,000 00	4,862 50
Market value of other stocks and bonds owned by the Company, viz.:		395,814 00

	Par value.	Market value.	
National Bank stock	$149,000 00	$185,087 00	
New England Mortgage Company bonds	10,000 00	10,500 00	
Boston & Providence Railroad bonds	100,000 00	115,000 00	
Framingham & Lowell Railroad bonds	25,000 00	16,250 00	
Philadelphia, Wil. & Balt. R. R. Co. stock	15,350 00	18,727 00	
Fitchburg Railroad stock	20,000 00	22,000 00	
Boston & Providence Railroad stock	20,000 00	22,100 00	
Boston & Albany Railroad stock	5,000 00	6,150 00	
Relief Steamboat Company stock	$57 00		
	$344,350 00	$395,814 00	
Amount loaned on stocks and lands as collateral			78,617 90
Market value of collaterals		$97,580 00	
Cash on hand and in bank			113,968 82
Interest due and accrued on stocks not included in market value			612 50
Interest due and accrued on collateral loans			1,263 56
Gross premiums in due course of collection not more than three months due			13,996 64
Bills receivable, taken for fire, marine and inland risks			81,112 12
All other property, viz: Due for re-insurance on losses paid			224 72

ITEMS NOT ADMITTED AS ASSETS:

Stockholders' notes for subscribed capital	$442,800 00	
Amount of premiums unpaid on policies which have been issued more than three months	4,001 38	
Aggregate amount of all available assets		$971,874 21

LIABILITIES.

Net amount of unpaid losses		$62,790 00
Unearned premiums, at 50 per cent., on fire risks under one year	$28,616 63	
Unearned premiums, *pro rata*, on fire risks running more than one year	67,942 94	
Unearned premiums, at 100 per cent., on marine risks	80,701 20	
Amount of unearned premiums on all outstanding risks		177,260 77
Unused balances of premium notes		3,678 19
Interest due and declared, remaining unpaid or uncalled for		659 40
Due and accrued for salaries and other miscellaneous expenses		400 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $804 82; return premiums, $687 55		1,491 87
Gross liabilities, except capital stock		$246,280 23
Surplus as regards policy holders		$725,593 98
Amount of capital stock paid up		557,200 00
Surplus over paid up capital		$168,393 98

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$100,684 70	
Net cash premiums received on marine and inland risks	166,041 62	$266,726 32
Notes received for unpaid premiums	71,630 54	
Interest on bonds and mortgages, and dividends from all other sources		55,567 67
Income from all other sources		1,046 16
Received during the year in cash		$323,340 15

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$62,167 24	
Net amount paid for marine and inland losses	148,748 42	$210,915 66
Cash dividends paid		66,753 90
Interest paid to scrip holders		3,304 20
Commissions and brokerage		11,276 54
Salaries, fees and wages		22,350 00
State, national and local taxes		8,804 53
All other payments		14,423 97
Expenditures during the year in cash		$337,827 90

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$19,741,274	$262,792 32
Written or renewed during the year	17,779,359	115,255 96
Total	$37,520,633	$378,048 28
Deduct those expired and marked off as terminated	18,776,308	153,853 56
In force at the end of the year	$18,744,325	$224,194 72
Dedect amount re-insured	264,350	2,739 20
Net amount in force	$18,479,975	$221,455 52

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,923,851	$57,233 26
More than *one* and not more than *three* years to run	2,248,754	28,488 23
More than three years to run	8,571,720	138,473 23
Net amount in force December 31st, 1877	$18,744,325	$224,194 72

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,524,273	$99,531 09
Written during the year	13,869,080	118,684 87
Total	$21,413,353	$218,215 96
Deduct those expired and marked off as terminated	14,204,269	137,514 76
In force December 31st, 1877	$7,209,084	$80,701 20
Deduct amount re-insured	145,104	3,410 25
Net amount in force	$7,063,930	$77,290 95

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,994,382 55
Total losses paid from organization to date	1,010,432 69
Total losses incurred during the year	188,730 66
Total cash dividends declared since the Company commenced business	375,019 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,222,000 00
Premiums received, fire	6,663 06
Losses paid, fire	6,867 09
Losses incurred, fire	6,867 09

BUFFALO INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Buffalo, N. Y.; commenced business July 17, 1874; commenced business in Illinois September 25, 1874.]

PASCAL P. PRATT, PRESIDENT. EDWARD B. SMITH, SECRETARY.

WILEY M. EGAN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of United States bonds owned by the Company, par value.....$200,000		$212,090 00
Cash on hand and in bank.....		71,125 20
Interest due and accrued on stocks not included in market value.....		1,700 00
Gross premiums in due course of collection, not more than three months due.....		6,440 71
Bills receivable, taken for fire, marine and inland risks.....		10,573 91
All other property, viz: Salvage claims and advances at cash value.....		9,739 54
Aggregate amount of all available assets.....		$312,579 26

LIABILITIES.

Net amount of unpaid losses.....		$18,184 98
Unearned premiums, at 50 per cent., on fire risks under one year.....	$38,262 30	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	4,734 00	
Unearned premiums, at 50 per cent., on inland navigation risks.....	3,617 47	
Amount of unearned premiums on all outstanding risks.....		46,613 77
Gross liabilities, except capital stock.....		$64,798 75
Surplus as regards policy-holders.....		$246,780 61
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		$46,780 61

INCOME DURING THE YEAR.

Net cash premiums received on fire risks.....	$80,198 86	
Net cash premiums received on marine and inland risks.....	85,945 88	$166,144 74
Notes received for unpaid premiums.....	17,014 62	
Interest and dividends from all sources.....		13,844 15
Income from all other sources.....		867 50
Received during the year in cash.....		$180,356 39

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	$57,078 15	
Net amount paid for marine and inland losses.....	56,877 51	$113,955 66
Cash dividends paid.....		20,000 00
Commissions and brokerage.....		30,405 77
Salaries, fees and wages.....		12,341 43
State, national and local taxes.....		4,053 78
Expenditures during the year in cash.....		$180,756 64

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	$8,348,804	$95,809 78
Written or renewed during the year.....	9,906,934	96,694 64
Total.....	$18,255,738	$191,504 42
Deduct those expired and marked off as terminated.....	10,201,016	103,594 07
In force at the end of the year.....	$8,054,722	$87,910 35
Deduct amount re-insured.....	170,620	1,905 07
Net amount in force.....	$7,884,102	$86,005 28

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$6,981,018	$76,824 61
More than *one* and not more than *three* years to run.....	788,244	7,705 16
More than three years to run.....	114,845	1,775 51
Net amount in force December 31st, 1877.....	$7,884,102	$86,005 28

	Marine and Inland risks	Premiums.
In force on the 31st day of December of the preceding year.....	$67,900	$2,821 75
Written during the year.....	24,834,124	154,563 79
Total.....	$24,902,024	$157,385 54
Deduct those expired and marked off as terminated.....	24,709,206	147,692 85
In force December 31st, 1877.....	$192,818	$9,692 69
Deduct amount re-insured.....	44,147	2,457 75
Net amount in force.....	$148,671	$7,234 94

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$613,393 29
Total losses paid from organization to date	317,541 84
Total losses incurred during the year	127,997 85
Total cash dividends declared since the Company commenced business	60,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken—fire, $785,246 00; inland, 1,$561,074 00	$2,346,320 00
Premiums received—fire, $10,182 83; inland, $14,601 29.	24,784 12
Losses paid—fire, $6,982 64; inland, $5,350 67	12,333 31
Losses incurred—fire, $7,282 64; inland, $5,873 00	13,155 64

BUFFALO GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Buffalo, New York; commenced business February 16, 1867; commenced business in Illinois April 19, 1873.]

PHILIP BECKER, PRESIDENT. OLIVER J. EGGERT, SECRETARY.

ISAAC J. LEWIS, *Attorney in Illinois, to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$275,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			85,150 00
Interest due and accrued upon bond and mortgage loans			867 50
Total value of mortgaged premises		$121,970 00	
Market value of United States bonds owned by the Company, par value	191,350 00		200,863 87
Market value of other stocks and bonds owned by the Company, viz:			97,346 40
	Par val.	Market val.	
Buffalo City water bonds	$25,000 00	$27,500 00	
Toledo City water bonds	3,000 00	3,300 00	
Lake Shore and Michigan Southern R. R. Co. bonds	25,000 00	25,000 00	
Buffalo, New York and Philadelphia R. R. Co. bonds	25,000 00	21,250 00	
Citizens Gas Co. 1st mortgage bonds	10,000 00	10,000 00	
Ætna Insurance Co. N. Y. stock	10,000 00	10,000 00	
City of Buffalo warrants	296 40	296 40	
	$98,296 40	$97,346 40	
Amount loaned on stocks and bonds as collateral			18,750 00
Market value of collaterals		$26,500 00	
Cash on hand and in bank			49,271 64
Interest due and accrued on stocks not included in market value			1,645 16
Interest due and accrued on collateral loans			113 75
Gross premiums in due course of collection, not more than three months due			23,271 87
Bills receivable, taken for fire, marine and inland risks			59 58
All other property, viz: Rents due and accrued			234 99
Aggregate amount of all available assets			$702,074 26

LIABILITIES.

Net amount of unpaid losses		$10,718 05
Unearned premiums, at 50 per cent., on fire risks under one year	$89,894 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	16,497 46	
Amount of unearned premiums on all outstanding risks		106,391 77
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		3,411 60
Gross liabilities, except capital stock		$120,521 42
Surplus as regards policy holders		$581,552 84
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$381,552 84

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$199,541 97
Notes received for unpaid premiums	$26 00	
Interest on bonds and mortgages		2,759 27
Interest and dividends from all other sources		17,399 06
Income from all other sources		13,185 51
Received during the year in cash		$232,885 81

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$106,126 61
Cash dividends paid	30,000 00
Commissions and brokerage	32,874 92
Salaries, fees and wages	12,734 88
State, national and local taxes	3,378 29
All other payments	16,845 48
Expenditures during the year in cash	$201,960 18

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$22,901,596	$239,393 16
Written or renewed during the year	24,341,722	220,043 93
Total	$47,243,318	$459,437 09
Deduct those expired and marked off as terminated	24,944,634	246,809 41
In force at the end of the year	$22,298,684	$212,627 68
Deduct amount re-insured	397,105	3,636 32
Net amount in force	$21,901,579	$208,991 86

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$19,000,820	$179,788 63
More than *one* and not more than *three* years to run	2,856,309	28,550 83
More than three years to run	44,950	651 90
Net amount in force December 31st, 1877.	$21,901,579	$208,991 86

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,528,269 65
Total losses paid from organization to date	602,011 28
Total losses incurred during the year	96,629 00
Total cash dividends declared since the Company commenced business	225,925 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,469,250 00
Premiums received, fire	13,911 81
Losses paid, fire	5,541 80
Losses incurred, fire	5,541 80

CITIZEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Louis, Mo.; commenced business February, 1837; commenced business in Illinois May 24, 1873.]

E. O. STANARD, PRESIDENT. JOHN P. HARRISON, SECRETARY

EDWARD M. TEALL. *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$20,900 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			17,200 00
Interest due and accrued on bond and mortgage loans			528 00
Total value of mortgaged premises		$85,000 00	
Market value of stocks and bonds owned by the Company, viz:			356,879 00
	Par value.	Market val.	
North Missouri Railroad first mortgage	$100,000 00	$108,500 00	
Missouri 6 per cent., bonds, (long bonds.)	86,000 00	92,020 00	
" " " (short bonds.)	29,000 00	30,420 00	
Missouri Pacific Railroad, first mortgage bonds	30,000 00	30,000 00	
St. Louis Grain Elevator bonds	60,000 00	61,800 00	
St. Louis Chamber of Commerce bonds	22,000 00	22,880 00	
Yaeger Milling Company stock	12,800 00	15,259 00	
Second National Bank stock	2,000 00	1,000 00	
	$341,800 00	$356,879 00	
Cash on hand and in bank			4,718 60
Gross premiums in due course of collection not more than three months due			17,509 21
Aggregate amount of all available assets			$417,729 81

LIABILITIES.

Net amount of unpaid losses		$20,046 00
Unearned premiums, at 50 per cent., on fire risks under one year	$55,213 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,615 00	
Unearned premiums, at 50 per cent., on inland navigation risks	45 00	
Amount of unearned premiums on all outstanding risks		61,873 50
Gross liabilities except capital stock		$81,919 50
Surplus as regards policy holders		$335,810 31
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$135,810 31

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$131,557 20	
Net cash premiums received on marine and inland risks	5,135 84	$136,693 04
Interest on bonds and mortgages		26,035 77
Received during the year in cash		$163,728 81

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$98,007 13	
Net amount paid for marine and inland losses	611 94	$98,619 07
Cash dividends paid		19,985 00
Commissions and brokerage		25,927 97
Salaries, fees and wages		10,000 00
State, national and local taxes		6,468 88
All other payments		7,910 24
Expenditures during the year in cash		$168,911 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,717,422	$177,193 77
Written or renewed during the year	10,520,370	134,617 87
Total	$21,237,792	$311,811 64
Deduct those expired and marked off as terminated	13,017,168	187,637 72
In force at the end of the year	$8,220,624	$124,173 92
Deduct amount re-insured	69,180	672 00
Net amount in force December 31st, 1877	$8,151,444	$123,501 92

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,312,818	$110,427 00
More than *one*, and not more than *three* years to run	477,406	7,542 86
More than three years to run	361,225	5,532 56
Net amount in force December 31st, 1877	$8,151,444	$123,501 92

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$4,000 00	$50 00
Written during the year	954,341	6,894 40
Total	$958,341	$6,944 40
Deduct those expired and marked off as terminated	948,941	6,854 40
In force December 31st, 1877	$9,400	$90 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,885,755 00
Total losses paid from organization to date	97,587 00
Total losses incurred during the year	585,798 00
Total cash dividends declared since the Company commenced business	165,000 00
Total dividends declared payable in stock from organization	

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,145,918 00
Premiums received, fire	14,646 64
Losses paid, fire	1,931 36
Losses incurred, fire	6,335 36

CITIZEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N.Y.; commenced business April, 1837; commenced business in Illinois January 27, 1860.]

JAMES M. McLEAN, PRESIDENT. EDWARD A. WALTON, SECRETARY.

ARTHUR C. DUCAT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$2,500,000 00
Capital stock paid up in cash	300,000 00

ASSETS

Value of real estate owned by the Company, unincumbered		$94,817 46
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		182,750 00
Loans upod bond and mortgage upon which more than one year's interest is due (of which $2,500 is in process of foreclosure)		10,500 00
Interest due and accrued on bond and mortgage loans		3,450 13
Total value of mortgaged premises	$332,000 00	
Market value of United States bonds owned by the Company...Par value	325,000 00	355,625 00
Market value of other stocks and bonds owned by the Company, viz:		109,685 00

	Par value.	Market value.
Virginia State bonds	$30,000 00	$14,700 00
South Carolina State bonds	11,200 00	3,360 00
Lake Shore and Michigan Southern R. R. bonds	50,000 00	54,500 00
Union Trust Co. stock	10,000 00	12,000 00
National Citizens bank stock	24,500 00	23,500 00
Harlem bank stock	2,500 00	625 00
	$128,200 00	$109,685 00

Amount loaned on stocks and bonds as collateral		161,250 00
Market value of collaterals	$233,705 00	
Cash on hand and in bank		25,995 65
Interest due and accrued on stocks not included in market value		735 00
Interest due and accrued on collateral loans		823 17
Gross premiums in due course of collection not more than three months due		11,624 52
All other property, viz: Rents due and accrued		737 50
Aggregate amount of all available assets		$907,493 48

LIABILITIES.

Net amount of unpaid losses		$10,620 00
Unearned premiums, at 50 per cent., on fire risks under one year...	$99 711 18	
Unearned premiums, *pro rata*, on fire risks running more than one year	26,397 48	
	$126,108 66	
Less *pro rata* of re-insurance paid and in force	3,641 40	
Amount of unearned premiums on all outstanding risks		122,467 26
Cash dividends unpaid		800 80
Due and accrued for salaries and other miscellaneous expenses		1,594 30
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $1,340 81; return premiums, $300 00		1,640 81
Gross liabilities, except capital stock		$136,623 17
Surplus as regards policy holders		$770,870 26
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$470,870 26

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$213,008 60
Interest on bonds and mortgages	13,596 90
Interest and dividends from all other sources	33,030 32
Income from all other sources	4,876 14
Received during the year in cash	$264,511 96

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$85,322 28
Cash dividends paid	70,363 70
Commissions and brokerage	19,490 32
Salaries, fees and wages	54,011 11
State, national and local taxes	3,359 75
All other payments	18,937 08
Expenditures during the year in cash	$251,484 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$43,413,761	$265,470 65
Written or renewed during the year	46,994,158	240,702 49
Total	$90,407,919	$506,173 14
Deduct those expired and marked of as terminated	46,605,496	257,249 43
In force at the end of the year	$43,802,423	$248,923 71
Deduct amount re-insured	1,092,951	7,051 23
Net amount in force	$42,709,472	$241,872 48

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$88,950,584	$199,422 86
More than *one* and not more than *three* years to run	2,708,912	23,759 92
More than three years to run.....	2,142,927	25,741 48
Net amount in force December 31st 1877.....	$43,802,423	$248,923 71

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$5,347,827 58
Total losses paid from organization to date.....	2,360,770 09
Total losses incurred during the year.....	82,355 85
Total cash dividends declared since the Company commenced business.....	1,297,050 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,282,574 67
Premiums received, fire.....	9,793 28
Losses paid, fire.....	4,450 81
Losses incurred, fire.....	4,557 81

CLINTON FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business July 11, 1850; commenced business in Illinois June 25, 1877.]

JAMES B. AMES, PRESIDENT. G. T. PATTERSON JR., SECRETARY.

D. S. MUNGER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$250,000 00
Capital stock paid up in cash.....	250,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			$50,400 00
Interest due and accrued on bond and mortgage loans.....			819 00
Total value of mortgaged premises.....		$118,000 00	
Market value of United States bonds owned by the Company, par value..	220,000 00		241,750 00
Marked value of stocks and bonds owned by the Company, viz:.....			78,340 00
	Par val.	Market val.	
Delaware and Hudson Canal Co. bonds.....	$30,000 00	$30,000 00	
Central Railroad of New Jersey stock	10,000 00	1,350 00	
New York Central and Hudson River R. R. stock	30,000 00	31,800 00	
American Exchange National Bank stock.....	10,000 00	10,600 00	
Merchants National Bank stock.....	4,250 00	4,590 00	
	$84,250 00	$78,340 00	
Amount loaned on stocks and bonds as collateral.....			21,700 00
Market value of collaterals.....		$27,045 00	
Cash on hand and in bank.....			49,025 57
Interest due and accrued on collateral loans.....			239 91
Gross premiums in due course of collection not more than three months due.....			6,287 60
All other property, viz: Salvage on losses already paid.....			1,753 63
Aggregate amount of all available assets.....			$450,315 71

LIABILITIES.

Net amount of unpaid losses		$15,742 00
Unearned premiums, at 50 per cent., on fire risks under one year	$34,091 70	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,585 66	
Amount of unearned premiums on all outstanding risks		43,677 36
All other demands against the Company, viz: Rent, $1,000 00; commissions and other charges due and to become due to agents and brokers, $785 94; return premiums, $162 60; re-insurance, $783 77		2,732 31
Gross liabilities, except capital stock		$62,151 67
Surplus as regards policy holders		$388,164 04
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$138,164 04

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$95,814 02
Interest on bonds and mortgages	5,850 50
Interest and dividends from all other sources	20,019 96
Income from all other sources	374 63
Received during the year in cash	$122,059 11

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$33,720 80
Cash dividends paid	45,000 00
Commissions and brokerage	11,865 83
Salaries, fees and wages	20,933 06
State, national and local taxes	2,979 52
All other payments	11,245 80
Expenditures during the year in cash	$125,744 01

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$16,269,027	$98,096 01
Written or renewed during the year	18,254,525	100,762 91
Total	$34,523,552	$198,858 92
Deduct those expired and marked off as terminated	17,456,053	108,069 32
In force at the end of the year	$17,067,499	$90,789 60
Deduct amount re-insured	688,477	3,592 18
Net amount in force	$16,379,022	$87,197 42

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$13,797,941	$68,183 40
More than *one* and not more than *three* years to run	1,301,231	7,547 24
More than three years to run	1,279,850	11,466 78
Net amount in force December 31st, 1877	$16,379,022	$87,197 42

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,238,629 62
Total losses paid from organization to date	851,733 52
Total losses incurred during the year	47,910 28
Total cash dividends declared since the Company commenced business	890,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$371,716 00
Premiums received, fire	3,859 00
Losses paid, fire	19 34
Losses incurred, fire	19 34

COLUMBIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March, 1853; commenced business in Illinois April 26, 1875.]

GEORGE W. SAVAGE, PRESIDENT. JOHN B. ARTHUR, SECRETARY.

S. H. SOUTHWICK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$27,850 00
Interest due and accrued on bond and mortgage loans			361 96
Total value of mortgaged premises		$75,000 00	
Market value of United States bonds owned by the Company, par value		224,000 00	225,968 59
Market value of other stocks and bonds owned by the Company, viz:			36,725 00
	Par value.	Market value.	
Tennessee State 6 per cent. bonds	$20,000 00	$6 800 00	
Brooklyn Park improvement bonds	13,000 00	18,650 00	
New York floating debt stock	500 00	525 00	
Brooklyn water bonds	10,000 00	10,500 00	
New York County Court House bonds	3,000 00	3,150 00	
New York Assessment Fund stock	1,000 00	1,050 00	
Queens County Bounty bonds	1,000 00	1,050 00	
	$48,500,00	$36,725 00	
Amount loaned on stocks and bonds as collateral			35,650 00
Market value of collaterals		$47,670 00	
Cash on hand and in bank			2,615 94
Interest due and accrued on stocks not included in market value			68 33
Interest due and accrued on collateral loans			411 50
Gross premiums in due course of collection, not more than three months due			7,197 00
Bills receivable, taken for fire risks			30 00
All other property, viz: Due for re-insurance, on losses paid			1,500 00
Aggregate amount of all available assets			$337,898 82

LIABILITIES.

Net amount of unpaid losses			$13,467 75
Unearned premiums, at 50 per cent., on fire risks under one year		$36,310 47	
Unearned premiums, *pro rata*, on fire risks running more than one year		3,681 94	
Amount of unearned premiums on all outstanding risks			39,992 41
Due and accrued for rent			541 66
Gross liabilities, except capital stock			$54,001 82
Surplus as regards policy holders			$283,896 50
Amount of capital stock paid up	$300,000 00		
Amount of net available assets	283,896 50		
Impairment of capital	$16,103 50		

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$77,518 15
Interest on bonds and mortgages	1,938 82
Income and dividends from all other sources	15,546 63
Received during the year in cash	$95,003 60

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$38,541 73
Cash dividends paid	15,000 00
Commissions and brokerage	10,639 38
Salaries, fees and wages	17,058 00
State, national and local taxes	2,361 11
All other payments	16,720 61
Expenditures during the year in cash	$100,320 83

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,797,222	$77,374 50
Written or renewed during the year	11,092,900	88,986 70
Total	$22,890,122	$166,361 20
Deduct those expired and marked off as terminated	12,922,249	86,542 52
In force at the end of the year	$9,967,773	$79,818 68
Deduct amount re-insured	425,915	2,096 06
Net amount in force	$9,541,858	$77,722 62

RECAPITULATION :

In force having from date of policy not more than *one* year to run.	$9,058,510	$72,620 94
More than *one* and not more than *three* years to run	335,248	3,395 62
More than three years to run	148,100	1,706 06
Net amount in force December 31st, 1877	$9,541,858	$77,722 62

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,981,889 00
Total losses paid from organization to date	1,800,473 00
Total losses incurred during the year	47,655 99
Total cash dividends declared since the Company commenced business	455,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$746,801 78
Premiums received, fire	7,194 59
Losses paid, fire	8,468 22
Losses incurred, fire	8,468 22

COMMERCE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 18, 1859; commenced business in Illinois August 19, 1876.]

DUNCAN McDOUGALL, PRESIDENT. WILLIAM E. HOXIE, SECRETARY

GEORGE W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$36,000 00
Interest due and accrued on bond and mortgage loans		180 00
Total value of mortgaged premises	$125,000 00	
Market value of United States bonds owned by the Company, par value	179,000 00	200,686 25
Cash on hand and in bank		1,010 03
Gross premiums in due course of collection, not more than three months due		2,503 16
Aggregate amount of all available assets		$240,379 44

LIABILITIES.

Net amount of unpaid losses		$4,500 00
Unearned premiums, at 50 per cent., on fire risks under one year	$18,896 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,371 06	
Unearned premiums, at 50 per cent., on inland navigation risks	50 00	
Amount of unearned premiums on all outstanding risks		21,317 81
Due and accrued for salaries and other miscellaneous expenses		600 00
Due and to become due for borrowed money		11,500 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $418 84; return premiums, $34 52		453 36
Gross liabilities, except capital stock		$38,371 17
Surplus as regards policy holders		$202,008 27
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$2,008 27

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$43,512 62	
Net cash premiums received on marine and inland risks	130 00	$43,642 62
Interest on bonds and mortgages		2,430 00
Interest and dividends from all other sources		10,316 25
Received during the year in cash		$56,388 87

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$19,362 30
Cash dividends paid	10,000 00
Commissions and brokerage	3,935 85
Salaries, fees and wages	13,850 38
State, national and local taxes	1,618 87
All other payments	11,392 05
Expenditures during the year in cash	$60,159 45

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$6,270,282	$48,479 71
Written or renewed during the year	7,397,693	47,385 47
Total	$13,667,975	$95,865 18
Deduct those expired and marked off as terminated	8,093,487	53,817 27
In force at the end of the year	$5,574,488	$420,047 91
Deduct amount re-insured	25,000	215 74
Net amount in force	$5,549,488	$41,832 17

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,254,806	$37,893 49
More than *one* and not more than *three* years to run	227,357	2,722 75
More than three years to run	72,325	1,315 93
Net amount in force December 31st, 1877	$5,554,488	$41,932 17

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,000	$100 00
Written during the year	15,000	254 44
Total	$20,000	$358 44
Deduct those expired and marked off as terminated	15,000	258 44
In force December 31st, 1877	$5,000	$100 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$959,879 00
Total losses paid from organization to date	560,785 00
Total losses incurred during the year	22,462 00
Total cash dividends declared since the Company commenced business	294,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$364,154 16
Premiums received, fire	2,690 16
Losses paid, fire	501 79
Losses incurred, fire	1,276 79

COMMERCIAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business May 15, 1850; commenced business in Illinois June 5, 1877.]

M. V. B. FOWLER, PRESIDENT. DAVID QUACKINBUSH, SECRETARY.

JOHN NAGHTON. *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$72,450 00
Interest due and accrued on bond and mortgage loans			702 62
Total value of mortgaged premises		$200,000 00	
Market value of United States bonds owned by the Company, par value	235,600 00		275,978 25
Market value of other stocks and bonds owned by the Company, viz:			81,088 00
	Par val.	Market val.	
Brooklyn corporation bonds	$33,000 00	$37,950 00	
Long Island City water bonds	10,000 00	10,000 00	
Flushing City water bonds	12,000 00	12,240 00	
New York corporation assessment bonds	1,000 00	1,090 00	
Elizabeth City water bonds	20,000 00	19,808 00	
	$76,000 00	$81,088 00	
Amount loaned on stocks and bonds as collateral			1,500 00
Market value of collaterals		$2,150 00	
Cash on hand and in bank			21,513 34
Interest due and accrued on stocks not included in market value			1,649 99
Interest due and accrued on collateral loans			8 75
Gross premiums in due course of collection not more than three months due			60,443 91
Aggregate amount of all available assets			$515,334 86

LIABILITIES.

Net amount of unpaid losses			$19,923 85
Unearned premiums, at 50 per cent., on fire risks under one year		$91,915 86	
Unearned premiums, *pro rata*, on fire risks running more than one year		26,978 74	
Amount of unearned premiums on all outstanding risks			118,894 60
Cash dividends unpaid			850 00
Due and accrued for salaries and other miscellaneous expenses			775 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $10,536 73; return premiums, $52 08			10,588 81
Gross liabilities, except capital stock			$150,531 76

Surplus as regards policy holders	$364,803 10
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$164,803 10

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$300,441 25
Interest on bonds and mortgages, and dividends from all sources	33,695 89
Income from all other sources	633 31
Received during the year in cash	$324,770 45

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$175,420 29
Cash dividends paid	49,650 00
Commissions and brokerage	61,502 13
Salaries, fees and wages	20,966 66
State, national and local taxes	898 19
All other payments	20,113 15
Expenditures during the year in cash	$328,550 42

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$37,960,147	$273,969 12
Written or renewed during the year	45,680,775	348,960 41
Total	$83,640,922	$622,929 53
Deduct those expired and marked off as terminated	46,721,727	385,143 62
In force at the end of the year	$37,169,195	$237,785 91
Deduct amount re-insured	422,491	2,550 41
Net amount in force	$36,746,704	$235,235 50

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$31,885,634	$183,831 73
More than *one* and not more than *three* years to run	3,710,304	37,124 64
More than three years to run	1,150,766	14,279 13
Net amount in force December 31st, 1877	$36,746,704	$235,235 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,268,126 64
Total losses paid from organization to date	1,769,644 64
Total losses incurred during the year	211,337 62
Total cash dividends declared since the Company commenced business	740,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,640,736 00
Premiums received, fire	16,297 00
Losses paid, fire	5,408 91
Losses incurred, fire	5,408 91

COMMONWEALTH INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business May 6, 1875; commenced business in Illinois June 1, 1875.]

JOHN HITCHCOCK, PRESIDENT. SAMUEL APPLETON, SECRETARY.

FREDERICK S. JAMES, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$173,000 00
Interest due and accrued on bond and mortgage loans			1,872 25
Total value of mortgaged premises		$656,100 00	
Market value of United States bonds owned by the Company	Par value $100,000		102,875 00
Market value of other stocks and bonds owned by the Company, viz:			254,879 13
	Par value.	Market value.	
National and other Bank stock	$149,150 00	$161,270 18	
City of Boston, 6 per cent. bonds	5,000 00	5,250 00	
City of Cleveland, 7 per cent. bonds	10,000 00	10,175 00	
Cape Cod Railroad bonds, 7 per cent	30,000 00	31,500 00	
Vermont & Massachusetts 6 per cent. railroad bonds	12,100 00	13,189 00	
Vermont & Massachusetts 7 per cent. railroad bonds	2,000 00	2,200 00	
Fitchburg 6 per cent. railroad bonds	25,000 00	26,125 00	
Vermont & Massachusetts Railroad stock	4,700 00	5.170 00	
	$237,950 00	$254,879 13	
Amount loaned on stocks and bonds as collateral			59,175 00
Market value of collaterals		$85,133 25	
Cash on hand and in bank			23,682 81
Interest accrued on stocks not included in market value			2,950 98
Interest accrued on collateral loans			855 02
Gross premiums in due course of collection not more than three months due, including agents' balances			28,200 38
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more three months and agents' balances		$684 06	
Aggregate amount of all available assets			$646,990 57

LIABILITIES.

Net amount of unpaid losses		$7,518 17
Unearned premiums, at 50 per cent., on fire risks under one year	$70,257 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	35,263 21	
Amount of unearned premiums on all outstanding risks		105,520 98
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		3,057 88
Gross liabilities, except capital stock		$116,096 98
Surplus as regards policy holders		$530,893 59
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$30,893 59

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$156,187 18
Interest on bonds and mortgages	9,272 50
Interests and dividends from all other sources	10,547 10
Received during the year in cash	$176,006 78

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$82,974 07
Cash dividends paid	30,000 00
Commissions and brokerage	25,114 23
Salaries, fees and wages	16,588 83
State, national and local taxes	5,587 37
All other payments	18,462 85
Expenditures during the year in cash	$178,726 85

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$13,129,303	$145,327 81
Written or renewed during the year	20,041,432	193,323 05
Total	$33,170,735	$338,550 86
Deduct those expired and marked off as terminated	14,928,326	136,804 50
In force at the end of the year	$18,242,409	$201,745 86
Deduct amount re-insured	525,530	5,182 31
Net amount in force	$17,716,879	$196,563 55

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$13,182,849	$140,515 44
More than *one* and not more than *three* years to run	2,217,271	26,801 69
More than three years to run	2,317,229	29,246 42
Net amount in force December 31st, 1877	$17,716,879	$196,563 55

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$443,957 31
Total losses paid from organization to date	186,405 18
Total losses incurred during the year	87,688 21
Total cash dividends declared since the Company commenced business	30,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,601,282 00
Premiums received, fire	16,209 62
Losses paid, fire	5,282 50
Losses incurred, fire	6,282 50

CONTINENTAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business January, 1873; commenced business in Illinois August 14, 1855.]

GEORGE T. HOPE, PRESIDENT. CYRUS PECK, SECRETARY.

O. W. BARRETT, *Attorney in Illinois to accept service of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$699,800 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		683,000 00
Interest due and accrued on bond and mortgage loans		19,089 48
Total value of mortgaged premises	$2,010,725	
Market value of United States bonds owned by the Company, par value,	650,000 00	747,812 50
Market value of other stocks and bonds owned by the Company, viz:		824,880 00

	Par Value.	Market Val.
National and other bank stock	$177,800 00	$199,510 00
Central Trust Company stock	20,000 00	21,600 00
Delaware and Hudson Canal Company stock	20,000 00	10,000 00
New York Guaranty and Indemnity Co. stock	2,000 00	1,200 00
New York and Harlem R. R. Co. stock	50,000 00	72,500 00
Alabama State bonds	10,000 00	4,200 00
South Carolina 6 per cent. bonds	11,500 00	6,900 00
Tennessee 6 per cent. bonds	26,000 00	8,970 00
	$317,300 00	$324,880 00

Amount loaned on stocks and bonds as collateral		402,460 00
Market value of collaterals	$502,456 25	
Cash on hand and in bank		183,411 64
Interest due and accrued on collateral loans		3,742 47
Gross premiums in due course of collection, not more than three months due		147,237 22
All other property, viz: Rents due and accrued		12,500 00
Installment notes	$1,228,450 39	
Aggregate amount of all available assets		$3,173,933 81

LIABILITIES.

Net amount of unpaid losses		$138,371 99
Unearned premiums, at 50 per cent., on fire risks under one year	$458,700 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	524,368 67	
Amount of unearned premiums on all outstanding risks		983,069 21
Scrip or certificates of profits ordered redeemed		23,051 00
Interest due and declared remaining unpaid or uncalled for		12,354 18
Cash dividends unpaid		585 90
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		20,000 00
Gross liabilities, except capital stock		$1,177,432 28
Surplus as regards policy holders		$1,996,501 08
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$996,501 08

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$1,465,578 95
Interest on bonds and mortgages	48,212 74
Interest and dividends from all other sources	77,138 41
Income from all other sources	38,179 06
Received during the year in cash	$1,624,109 16

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$695,413 08
Cash dividends paid	125,419 55
Scrip or certificates redeemed and interest paid to scrip.holders	1,023 82
Commissions and brokerage	244,160 59
Salaries, fees and wages	184,949 79
State, national and local taxes	34,128 77
All other payments	128,321 30
Expenditures during the year in cash	$1,413,116 90

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$207,216,620	$1,615,424 94
Written or renewed during the year	218,314,760	1,497,925 67
Total	$425,531,380	$3,113,350 61
Deduct those expired and marked off as terminated	181,699,010	1,236,844 14
In force at the end of the year	$243,832,370	$1,876,506 47
Deduct amount re-insured	4,873,210	32,346 72
Net amount in force	$238,959,160	$1,844,159 75

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$157,010,920	$917,401 08
More than *one* and not more than *three* years to run	54,306,540	500,390 09
More than three years to run	27,641,700	426,368 58
Net amount in force December 31st, 1877	$238,959,160	$1,844,159 75

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$17,511,554 71
Total losses paid from organization to date	9,442,603 96
Total losses incurred during the year	641,285 07
Total cash dividends declared since the Company commenced business	2,880,497 36

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$11,146,810 00
Premiums received, fire	85,218 51
Losses paid, fire	37,096 62
Losses incurred, fire	37,167 39

CONNECTICUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; commenced business July, 1850; commenced business in Illinois in 1856 and 1872.]

M. BENNETT, Jr., PRESIDENT. CHARLES R. BURT, SECRETARY.

ISAAC A. HAWLEY, *Attorney in Illinois to accept services of process*, residing at Springfield.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$141,000 00
Total value of mortgaged premises	$405,200 00	
Market value of United States bonds owned by the Company; par value, 450,000 00		481,200 00
Market value of other stocks and bonds owned by the Company, viz:		550,715 00
	Par value.	Market value.
National bank stocks	$145,900 00	$207,045 00
State of Connecticut bonds	16,000 00	17,280 00
Municipal bonds:		
City of New Britain (water loan)	15,000 00	16,200 00
City of Hartford	16,000 00	16,640 00
City of Columbus, Ohio	25,000 00	26,000 00
City of Middletown, Conn., 6 per cent	10,000 00	10,300 00
" " " 7 "	10,000 00	10,600 00
City of Newark, Ohio	9,000 00	9,450 00
Toledo Board of Education	10,000 00	10,800 00
City of Erie, Penn	10,000 00	10,300 00
Railroad bonds:		
Cincinnati and Indianapolis R. R. Co	10,000 00	9,300 00
Michigan Central R. R. Co	20,000 00	20,400 00
Chicago and Iowa R. R. Co	20,000 00	12,000 00
Burlington and Missouri River (in Nebraska) R. R. Co	10,000 00	10,500 00
New York, New Haven and Hartford R.R. Co.	40,000 00	46,000 00
Tiffin, Ohio, Gas Co. bonds	25,000 00	25,500 00
Boston and Albany R. R. Co. stocks	5,000 00	6,100 00
Pittsburgh, Fort Wayne and Chicago R.R. Co. stocks	10,000 00	9,300 00
New York, New Haven and Hartford R. R. Co. stocks	50,000 00	77,000 00
	$456,900 00	$550,715 00

Amount loaned on stocks and bonds as collateral		74,837 77
Market value of collaterals	$121,975 00	
Cash on hand and in bank		97,576 33
Net premiums in due course of collection, not more than three months due		42,984 23
Total		$1,388,813 33
Less amount doposited in the States of Virginia and Oregon pledged to secure the liabilities of the Company in said States		75,000 00
Aggregate amount of all available assets		$1,313,313 33

LIABILITIES.

Net amount of unpaid losses		$22,925 00
Unearned premiums, at 50 per cent., on fire risks under one year	$172,702 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	44,254 07	
	$216,956 63	
Less the unearned premium on risks in the States of Virginia and Oregon	6,974 09	
Amount of unearned premiums on all outstanding risks		209,982 54
Gross liabilities, except capital stock		$232,907 54
Surplus as regards policy holders		$1,080,405 79
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$80,405 79

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$356.915 00
Interest on bonds and mortgages	6,769 25
Interest and dividends from all other sources	69,691 97
Income during the year in cash	$433,376 22

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$177,932 65
Cash dividends paid	60,000 00
Commissions and brokerage	57,528 57
Salaries, fees and wages	21,322 80
State, national and local taxes	8,455 09
All other payments	34,071 44
Expenditures during the year in cash	$359,310 55

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$25,305,400	$299,991 88
Written or renewed during the year	34,654 428	370,711 27
Total	$59,959,828	$670,703 15
Deduct those expired and marked off as terminated	22,184,374	248,023 60
In force at the end of the year	$37,775,454	$422,679 55
Deduct amount re-insured	1,436,218	13,796 27
Net amount in force	$36,339,236	$408,883 28

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$30,836,010	$345,405 12
More than *one* and not more than *three* years to run	3,235,811	39,987 98
More than three years to run	2,267,405	23,490 23
Net amount in force December 31st, 1877	$36,339,226	$408,883 28

GENERAL INTERROGATORIES.

Total premiums received from re-organization of Company to date	$2,039,979 98
Total losses paid from re-organization to date	952,112 85
Total losses incurred during the year	171,354 70
Total cash dividends declared since the Company re-commenced business	315,000 00
Total dividends declared payable in stock from re-organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,624,686 00
Premiums received, fire	23,074 07
Losses paid, fire	11,848 98
Losses incurred, fire	11,091 19

DETROIT FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Detroit, Mich.; commenced business March 14, 1866; commenced business in Illinois April 16, 1868.]

CALEB VAN HUSAN, PRESIDENT. JAMES J. CLARK, SECRETARY.

ISAAC J. LEWIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$350,000 00
Capital stock paid up in cash	250,000 00
Stock notes or other obligations held for subscribed capital	100,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$18,012 02
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			292,951 94
Loans upon bond and mortgage upon which more than one year's interest is due			81,600 00
Interest due and accrued on bond and mortgage loans			18,186 24
Total value of mortgaged premises		$938,200 00	
Market value of United States bonds owned by the Company; par value,	30,000 00		30,787 50
Market value of other stocks and bonds owned by the Company, viz:			2,000 00
	Par value.	Market valne.	
Wayne County (Mich.) bonds	$500 00	$500 00	
City of Detroit bonds	500 00	500 00	
City of Detroit, public building stock	1,000 00	1,000 00	
	$2,000 00	$2,000 00	
Amount loaned on stocks and bonds as collateral			5,000 00
Market value of collaterals		$5,902 00	
Cash on hand and in bank			22,734 03
Gross premiums in due course of collection not more than three months due			10,462 87
Bills receivable, not due, taken for fire, marine and inland risks			5,322 37
All other property, viz: Salvage property and claims on losses already paid			1,829 79

ITEMS NOT ADMITTED AS ASSETS:

Bills receivable, past due, but considered good	$5,310 17	
Premiums in course of collection, more than three months due	5,763 02	
Total	$11,073 19	
Aggregate amount of all available assets		$488,886 76

LIABILITIES.

Net amount of unpaid losses		$3,964 01
Unearned premiums, at 50 per cent., on fire risks under one year	$36,534 07	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,727 43	
Unearned premiums, at 50 per cent., on inland navigation risks	2,957 13	
Amount of unearned premiums on all outstanding risks		61,218 63
All other demands against the Company		633 39
Gross liabilities, except capital stock		$65,836 03

Surplus as regards policy holders	$423,050 73
Amount of capital stock paid up	250,000 00
Surplus over paid up capital	$173,050 73

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$90,774 01	
Net cash premiums received on inland risks	25,250 45	$116,024 46
Notes received for unpaid premiums	10,232 99	
Interest on bonds and mortgages		35,354 12
Interest and dividends from all other sources		4,018 70
Income from all other sources		2,565 07
Received during the year in cash		$157,962 35

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$54,478 47	
Net amount paid for marine and inland losses	18,771 17	$73,249 64
Cash dividends paid		25,000 00
Commissions and brokerage		12,516 82
Salaries, fees and wages		15,044 10
State, national and local taxes		4,264 26
All other payments		11,075 31
Expenditures during the year in cash		$141,150 13

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,135,101	$125,066 59
Written or renewed during the year	9,744,836	100,863 10
Total	$19,879,937	$225,929 69
Deduct those expired and marked off as terminated	9,602,283	107,672 83
In force at the end of the year	$10,277,654	$118,256 86

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$6,526,221	$78,068 15
More than *one* and not more than *three* years to run	3,440,338	40,544 52
More than three years to run	311,095	4,644 19
Net amount in force December 31st, 1877	$10,277,654	$118,256 86

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$92,450	$5,821 00
Written during the year	1,747,474	29,247 19
Total	$1,839,924	$35,068 19
Deduct those expired and marked off as terminated	1,742,724	29,153 94
In force December 31st, 1877	$97,200	$5,914 25

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,053,252 19
Total losses paid from organization to date	1,205,057 22
Total losses incurred during the year	72,684 90
Total cash dividends declared since the Company commenced business	180,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $1,958,876; inland, $102,403 00	$2,060,779 00
Premiums received, fire, $13,747 30; inland, $412 35	14,159 65
Losses paid, fire	4,757 20
Losses incurred, fire	4,757 20

DWELLING HOUSE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business January 9, 1873; commenced business in Illinois October 6, 1878.]

ARTHUR WM. HOBART, PRESIDENT. HENRY F. PERKINS, SECRETARY.

E. S. HEWITT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$148,000 00
Interest due and accrued on bond and mortgage loans		3,223 35
Total value of mortgaged premises	$264,100 00	
Market value of other stocks and bonds owned by the Company, viz:		135,520 00

	Par value.	Market value.
National bank, of Boston stock	$33,200 00	$43,380 00
Boston and Providence R. R. 7 per cent. bonds	10,000 00	11,500 00
Boston and Albany " " " "	10,000 00	11,550 00
Old Colony " " " "	10,000 00	11,050 00
" " 6 " "	10,000 00	10,250 00
Boston and Maine " 7 " "	10,000 00	11,050 00
Boston and Fitchburg " 7 " "	8,000 00	9,040 00
Vermont and Massachusetts R. R. 7 per ct. bonds	10,000 00	11,100 00
Eastern R. R. 8½ per cent. bonds	5,000 00	2,700 00
Town of Revere 6½ per cent bond	12,000 00	13,900 00
	$118,200 00	$135,520 00

Amount loaned on stocks and bonds as collateral		60,000 00
Market value of collaterals	$64,565 00	
Cash on hand and in bank		13,417 19
Interest due and accrued on stocks not included in market value		2,815 81
Interest due and accrued on collateral loans		1,285 75
Gross premiums in due course of collection, not more than three months due		284 77
Aggregate amount of all available assets		$364,496 87

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year	$1,404 73	
Unearned premiums, *pro rata*, on fire risks running more than one year	45,892 13	
Amount of unearned premiums on all outstanding risks		$47,296 86
Amount reclaimable on perpetual fire insurance policies		171 00
Gross liabilities, except capital stock		$47,467 86
Surplus as regards policy holders		$317,029 01
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$17,029 01

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$22,121 96
Interest on bonds and mortgages	10,059 37
Interest and dividends from all other sources	9,382 55
Income from all other sources	876 82
Received during the year in cash	$42,440 70

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$3,556 25
Cash dividends paid	30,000 00
Commissions and brokerage	2,562 38
Salaries, fees and wages	8,500 00
State, national and local taxes	5,608 01
All other payments	4,278 68
Expenditures during the year in cash	$53,505 32

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$10,902,278	$117,260 57
Written or renewed during the year	3,269,068	23,888 43
Total	$14,171,346	$141,149 00
Deduct those expired and marked of as terminated	1,722,496	11,783 64
In force at the end of the year	$12,448,850	$129,365 36
Deduct amount re-insured	91,100	873 06
Net amount in force	$12,357,750	$128,492 30

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$763,325	$2,809 47
More than *one* and not more than *three* years to run	1,852,400	13,949 01
More than three years to run	9,742,025	111,733 82
Net amount in force December 31st, 1877	$12,357,750	$128,492 30

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$167,681 04
Total losses paid from organization to date	25,566 21
Total losses incurred during the year	3,556 25
Total cash dividends declared since the Company commenced business	75,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$551,225 00
Premiums received, fire	3,282 77

ELIOT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business, January 4, 1873; commenced business in Illinois October 6, 1878.]

GEORGE A. CURTIS, PRESIDENT. GREENLEAF C. GEORGE, SECRETARY.

FREDERICK S. JAMES, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one years interest is due			$108,000 00
Interest due and accrued on bond and mortgage loans			2,472 29
Total value of mortgaged premises		$163,100 00	
Market value of United States bonds owned by the Company, par value		100,000 00	103,718 75
Market value of other stocks and bonds owned by the Company, viz :			158,663 75
	Par val.	Market val.	
Worcester and Nashua R. R. Co. bonds	$15,000 00	$16,050 00	
Salem City bonds	4,000 00	4,080 00	
Cambridge City bonds	11,000 00	11,137 50	
Northampton Town bonds	20,000 00	22,000 00	
Boston City bonds, 6 per cent	10,000 00	11,300 00	
Boston City gold bonds, 5 per cent	15,000 00	16,500 00	
Lynn City bonds	4,000 00	4,040 00	
Boston Gas Light Co. bonds	10,000 00	10,200 00	
Massachusetts State bonds	15,000 00	16,275 00	
Fitchburg R. R. Co. stock	15,000 00	16,500 00	
Old Colony R. R. Co. stock	5,000 00	4,718 75	
Norwich and Worcester R. R. Co. stock	2,500 00	3,150 00	
Vermont and Massachusetts R. R. Co. stock	5,000 00	5,500 00	
Shawmut National Bank stock	10,000 00	11,800 00	
National Revere Bank stock	5,000 00	5,412 50	
	$146,500 00	$158,663 75	
Amount loaned on stocks and bonds as collateral			2,500 00
Market value of collaterals	$2,750 00		
Cash on hand and in bank			6,962 30
Interest due and accrued on stocks not included in market value			3,169 29
Interest due and accrued on collateral loans			50 00
Gross premiums in due course of collection not more than three months due			8,285 04
Bills receivable, taken for fire, marine and inland risks			833 38
Aggregate amount of all available assets			$394,654 75

LIABILITIES.

Net amount of unpaid losses		$6,186 00
Unearned premiums, at 50 per cent., on fire risks under one year	$32,145 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,302 13	
Amount of unearned premiums on all outstanding risks		53,447 47
Due and accrued for salaries and other miscellaneous expenses		875 00
All other demands against the Company, viz : State, city, county or other taxes and assessments, $669 00 ; commissions and other charges due and to become due to agents and brokers, $1,242 75		1,911 75
Gross liabilities except capital stock		$62,420 22
Surplus as regards policy holders		$332,234 53
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$132,234 53

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$77,330 67
Interest on bonds and mortgages	8,116 33
Interest and dividends from all other sources	14,633 65
Received during the year in cash	$100,080 65

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$49,838 33
Cash dividends paid	20,000 00
Commissions and brokerage	11,535 33
Salaries, fees and wages	11,250 00
State, national and local taxes	4,685 31
All other payments	5,277 67
Expenditures during the year in cash	$102,586 64

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,939,697 00	$126,602 98
Written or renewed during the year	8,332,667 00	87,314 08
Total	$17,272,364 00	$213,917 06
Deduct those expired and marked off as terminated	8,729,879 00	97,277 99
In force at the end of the year	$8,542,485 00	$116,639 07
Deduct amount re-insured	56,083 00	844 08
Net amount in force December 31st, 1877	$8,486,402 00	$115,794 99

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,496,501 00	$64,290 68
More than *one* and not more than *three* years to run	1,084,163 00	17,915 18
More than three years to run	1,961,821 00	34,433 21
Net amount in force December 31st, 1877	$8,542,485 00	$116,639 07

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$522,198 82
Total losses paid from organization to date	158,654 70
Total losses incurred during the year	55,724 83
Total cash dividends declared since the Company commenced business	70,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,485,056 00
Premiums received, fire	13,256 87
Losses paid, fire	5,268 70
Losses incurred, fire	5,268 70

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Cincinnati, Ohio; commenced business December, 1865; commenced business in Illinois April 13, 1876.]

JOHN W. HARTWELL, PRESIDENT. JAMES W. McCORD, SECRETARY.

R. S. CRITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$800,000 00
Capital stock paid up in cash	800,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$147,927 81
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		18,200 00
Loans upon bond and mortgage upon which more than one year's interest is due		6,000 00
Interest due and accrued on bond and mortgage loans		1,800 04
Total value of mortgaged premises	$50,500 00	
Market value of United States bonds owned by the Co., par value	150,000 00	161,050 00
Market value of other stocks and bonds owned by the Company, viz.:		9,000 00

	Par value.	Market value.	
Alabama State bonds	$10,000 00	$4,000 00	
Cincinnati, Hamilton and Dayton R. R. stock	15,000 00	3,000 00	
Cincinnati Underwriters' Wrecking Co. stock	2,000 00	2,000 00	
	$27,000 00	$9,000 00	
Cash on hand and in bank			16,160 82
Gross premiums in due course of collection, not more than three months due			17,350 43
Bills receivable, taken for fire, marine and inland risks, not due, $23,196 47; past due, $1,749 36			24,945 83
All other property, viz: Rents due and accrued, $646 82; salvage claims and reclaimations or losses already paid, $6,500 00			7,146 82
Aggregate amount of all available assets			$409,581 75

LIABILITIES.

Net amount of unpaid losses		$15,400 00
Unearned premiums, at 50 per cent. on fire risks under one year	$34,286 74	
Unearned prem's. *pro rata*, on fire risks running more than one year	13,976 98	
Unearned premiums, at 50 per cent. on inland navigation risks	21,313 93	
Amount of unearned premiums on all outstanding risks		69,577 65
All other demands against the Company, viz: State, city, county and other taxes and assessments, $1,790 02; commissions and other charges due and to become due to agents and brokers, $276 23; due for re-insurance, $60 00		2,126 25
Gross liabilities, except capital stock		$87,103 90
Surplus as regards policy holders		$322,477 85
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$22,477 85

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$78,106 42	
Net cash premiums received on marine and inland risks	51,181 63	$129,288 05
Notes received on unpaid premiums	31,474 57	
Interest on bonds and mortgages		10,838 08
Interest and dividends from all other sources		718 26
Income from all other sources, viz: Rents, $13,603 65; refunded taxes, $3,036 93		16,640 58
Received during the year in cash		$157,484 97

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$31,784 52	
Net amount paid for marine and inland losses	51,359 13	$83,143 65
Cash dividends paid		36,000 00
Commissions and brokerage		12,474 92
Salaries, fees and wages		13,764 94
State, national and local taxes		5,191 66
All other payments		17,040 95
Expenditures during the year in cash		$167,616 12

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$6,714,758	$91,929 32
Written or renewed during the year	7,018,562	81,922 66
Total	$13,733,320	$173,851 98
Deduct those expired and marked off as terminated	6,455,473	78,672 62
In force at the end of the year	$7,277,847	$95,179 36
Deduct amount re-insured	69,150	796 86
Net amount in force	$7,208,697	$94,382 50

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,598,038	$68,573 49
More than *one* and not more than *three* years to run	571,235	8,248 83
More than three years to run	1,039,424	17,560 18
Net amount in force December 31st, 1877	$7,208,697	$94,382 50

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$355,085 16	$39,228 52
Written during the year	2,173,733 08	64,301 16
Total	$2,528,818 24	$103,529 68
Deduct those expired and marked off as terminated	2,133,769 26	60,776 83
In force December 31st, 1877	$395,048 98	$42,752 85
Deduct amount re-insured	1,250 00	125 00
Net amount in force	$393,798 98	$42,627 85

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,477,355 24
Total losses paid from organization to date	2,254,932 00
Total losses incurred during the year	76,768 18
Total cash dividends declared since the Company commenced business	174,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$562,852 00
Premiums received, fire	7,464 20
Losses paid, fire	4,803 14
Losses incurred	4,653 14

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Providence, R. I.; commenced business September, 1860; commenced business in Illinois September 30, 1873.]

FRED. W. ARNOLD, PRESIDENT. JAMES E. TILLINGHAST, SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$120,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			15,000 00
Total value of mortgaged premises		$20,000 00	
Market value of United States bonds owned by the Company	par value 20,000 00		22,000 00
Market value of other stocks and bonds owned by the Company, viz:			152,100 00
	Par value.	Market value.	
National and other bank stock	$118,000 00	$123,700 00	
American Screw Company of Providence stock	10,000 00	7,000 00	
Union Pacific Railroad first mortgage bond	20,000 00	21,400 00	
	$148,000 00	$152,100 00	
Amount loaned on stocks and bonds as collateral			3,705 00
Market value of collaterals		$3,960 00	
Cash on hand and in bank			13,950 27
Gross premiums in due course of collection not more than three months due			13,675 44
All other property, viz: Rents due and accrued			1,993 75

ITEMS NOT ADMITTED AS ASSETS:

Amount of premiums unpaid on policies which have been issued more than three months	$602 32	
Doubtful debts	1,666 67	
Bills receivable	879 35	
Total	$3,148 34	
Aggregate amount of all available assets		$342,424 46

LIABILITIES.

Net amount of unpaid losses		$9,168 00
Unearned premiums, at 50 per cent., on fire risks under one year	$42,778 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	17,745 01	
Unearned premiums, at 50 per cent., on inland navigation risks	210 13	
Unearned premiums, at 100 per cent., on marine risks	1,181 75	
Amount of unearned premiums on all outstanding risks		61,909 94
Cash dividends unpaid		550 20
Due and accrued for salaries and other miscellaneous expenses		500 00
All other demands against the Company, viz: State, city, county, or other taxes and assessments, $500 00; commissions and other charges due and to become due to agents and brokers, $2,000 00		2,500 00
Gross liabilities, except capital stock		$74,628 14
Surplus as regards policy holders		$267,796 32
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$67,796 32

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$102,875 73	
Net cash premiums received on marine and inland risks	9,875 52	$112,751 25
Interest on bonds and mortgages		1,050 00
Interest and dividends from all other sources		10,787 56
Income from all other sources		9,103 75
Received during the year in cash		$133,692 56

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$52,526 17	
Net amount paid for marine and inland losses	6,373 03	$58,899 20
Cash dividends paid		23,689 80
Commissions and brokerage		19,231 69
Salaries, fees and wages		16,216 74
State, national and local taxes		5,143 05
All other payments		2,711 72
Expenditures during the year in cash		$125,892 20

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,622,885	$119,337 55
Written or renewed during the year	10,133,319	117,421 32
Total	$18,756,204	$236,758 87
Deduct those expired and marked off as terminated	9,437,578	116,918 58
In force at the end of the year	$9,318,626	$119,840 29
Deduct amount re-insured	94,167	1,090 94
Net amount in force	$9,224,459	$118,749 35

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$6,825,572	$85,546 11
More than *one* and not more than *three* years to run	887,981	11,620 22
More than three years to run	1,510,906	21,583 02
Net amount in force December 31st, 1877	$9,224,459	$118,749 35

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$70,288 00	$1,138 07
Written during the year	1,693,538 00	12,274 55
Total	$1,763,826 00	$13,412 62
Deduct those expired and marked off as terminated	1,656,491 00	11,390 37
In force December 31st, 1877	$107,335 00	$2,022 25
Deduct amount re-insured	19,300 00	420 25
Net amount in force	$88,035 00	$1,602 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,415,916 36
Total losses paid from organization to date	1,091,958 07
Total losses incurred during the year	59,838 57
Total cash dividends declared since the Company commenced business	252,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$758,461 12
Premiums received, fire	9,743 54
Losses paid, fire	8,014 88
Losses incurred, fire	6,985 77

EQUITABLE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Nashville, Tenn.; commenced business July 1, 1871; commenced business in Illinois September 26, 1873.]

D. WEAVER, PRESIDENT. J. D. ANDERSON, SECRETARY.

JAS. H. MOORE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which more than one year's interest is due			$519 43
Interest due and accrued on bond and mortgage loans			114 28
Total value of mortgaged premises		$3,500	
Market value of United States bonds owned by the Company.....Par value, 100,000			105,250 00
Market value of other stocks and bonds owned by the Company, viz:			160,543 00
	Par val.	Market val.	
Nashville City 6 per cent. bonds	$26,300 00	$22,235 00	
Bedford County, Tenn. 10 per cent. bonds	10,000 00	10,000 00	
Tenn. Manuf'g Co. Tenn. 10 per cent. bonds	20,000 00	20,000 00	
Davidson County, Tenn. 6 per cent. bonds	18,000 00	18,000 00	
Maywood County, Tenn. 8 per cent. bonds	22,000 00	22,000 00	
Jackson City, Tenn. 10 per cent. bonds	5,120 00	4,608 00	
Edgefield County, Tenn. 10 per cent. bonds	8,000 00	8,000 00	
Cumberland Iron Works 10 per cent. bonds	10,000 00	10,000 00	
Bullock County, Alabama 8 per cent. bonds	250 00	250 00	
Nashville, Chattanooga & St. L. 7 per ct. bonds	53,000 00	45,050 00	
Duck River Valley R. R. 8 per cent. bonds	500 00	400 00	
	$173,170 00	$160,543 00	

Cash on hand and in bank	16,450 64
Interest due and accrued on stocks not included in market value	10,795 65
Gross premiums in due course of collection not more than three months due	17,321 39
Aggregate amount of all available assets	$310,994 39

LIABILITIES.

Net amount of unpaid losses		$11,114 11
Nnearned premiums, at 50 per cent., on fire risks under one year	$62,693 66	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,481 94	
Amount of unearned premiums on all outstanding risks		72,175 60
Gross liabilities, except capital stock		$83,289 71
Surplus as regards policy holders		$227 704 68
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$27,704 68

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$138,787 02
Interest on bonds and mortgages	14,141 39
Received during the year in cash	$152,928 41

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$90,631 58
Commissions and brokerge	22,115 28
Salaries, fees and wages	9,924 99
State, national and local taxes	9.460 37
All other payments	13,876 16
Expenditures during the year in cash	$146,008 33

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,671,189	$146,240 02
Written or renewed during the year	10,808,271	156,314 22
Total	$17,979,460	$302,554 24
Deduct those expired and marked of as terminated	9,115,854	155,923 23
In force at the end of the year	$8,863,606	$146,631 01
Deduct amount re-insured	175,326	2,930 24
Net amount in force	$8,688,280	$143,706 77

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,650,523	$125,387 33
More than *one* and not more *three* years to run	859,574	13,716 35
More than three years to run	178,183	4,597 09
Net amount in force December 31st, 1877	$8,688,280	$143,700 77

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$728,074 91
Total losses paid from organization to date	369,597 41
Total losses incurred during the year	85,996 23
Total cash dividends declared since the Company commenced business	53,397 08

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$48,725 00
Premiums received, fire	5,316 60
Losses paid, fire	3,491 73
Losses incurred, fire	3,491 78

FAIRFIELD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at South Norwalk, Conn.; commenced business May, 1870; commenced business in Illinois March 19, 1872.]

WINFIELD S. HANFORD, PRESIDENT. HENRY R. TURNER, SECRETARY.

A. T. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$60,389 62
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			83,725 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $17,300 is in process of foreclosure)			29,500 00
Interest due and accrued on bond and mortgage loans			6,892 58
Total value of mortgaged premises		$257,150 00	
Market value of United States bonds owned by the Company, par value	47,000 00		50,153 75
Market value of other stocks and bonds owned by the Company, viz:			25,575 00
	Par val.	Market val.	
Fairfield County 7 per cent. bonds	$10,000 00	$10,500 00	
Town of Newark 6 per cent. bonds	3,000 00	3,000 00	
City of St. Joseph, Mo., 10 per cent. bonds	6,000 00	5,400 00	
Town of Sumner, Illinois, 8 per cent. bonds	4,000 00	3,800 00	
Town of Portland, Indiana, 8 per cent. bonds	3,000 00	2,875 00	
	$26,000 00	$25,575 00	
Amount loaned on stocks and bonds as collateral			14,676 63
Market value of collaterals		$30,390 00	
Cash on hand and in bank			20,653 45
Interest due and accrued on stocks not included in market value			1,029 00
Interest due and accrued on collateral loans			666 10
Gross premiums in due course of collection not more than three months due			17,253 88
Due from Shewassee Mills Co. for insurance premiums paid on mortgaged property			455 30
All other property, viz: Rents due and accrued, $518 75; due for re-insurance, on losses paid, $850 00; due from non-resident stock-holders for taxes paid, $679 40			2,048 15
Aggregate amount of all available assets			$313,018 41

LIABILITIES.

Net amount of unpaid losses		$6,277 00
Unearned premiums, at 50 per cent., on fire risks under one year	$45,008 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,045 80	
Amount of unearned premiums on all outstanding risks		64,054 70
Cash dividends unpaid		1,150 00
Due and accrued for salaries and other miscellaneous expenses		100 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		2,949 03
Gross liabilities except capital stock		$74,530 73
Surplus as regards policy holders		$238,487 68
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$38,487 68

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$188,558 42
Interest on bonds and mortgages	6,157 81
Interest and dividends from all other sources	7,782 80
Income from all other sources	4,288 89
Received during the year in cash	$156,787 42

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$61,540 57
Cash dividends paid	18,850 00
Commissions and brokerage	24,321 32
Salaries, fees and wages	16,220 45
State, national and local taxes	3,403 88
All other payments	11,947 18
Expenditures during the year in cash	$136,283 40

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$9,225,369	$107,979 78
Written or renewed during the year	14,184,519	157,091 86
Total	$23,409,888	$265,071 64
Deduct those expired and marked off as terminated	10,928,303	136,056 69
In force at the end of the year	$12,481,585	$129,014 95
Deduct amount re-insured	378,978	4,207 65
Net amount in force	$12,102,607	$124,807 30

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$9,113,689	$90,017 80
More than *one* and not more than *three* years	2,159,005	23,147 74
More than three years to run	829,913	11,641 76
Net amount in force December 31st, 1877	$12,102,607	$124,807 30

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$797,508 81
Total losses paid from organization to date	592,228 49
Total losses incurred during the year	59,654 73
Total cash dividends declared since the Company commenced business	128,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,415,643 00
Premiums received, fire	19,414 66
Losses paid, fire	6,604 17
Losses incurred, fire	7,183 33

FAME FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Pennsylvania; commenced business September 1, 1856; commenced business in Illinois August 12, 1873.]

CHARLES RICHARDSON, PRESIDENT. WM. J. BLANCHARD, SECRETARY.

S. H. SOUTHWICK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$150,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$10,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		126,500 00
Interest due and accrued on bond and mortgage loans		2,926 00
Total value of mortgaged premises	$265,000 00	
Market value of stocks and bonds owned by the Company, viz:		35 400 00

	Par val.	Market val.
Bank of Republic stock	$25,000 00	$25,000 00
Second National Bank stock	10,000 00	10,000 00
Chamber of Commerce stock	400 00	400 00
	$35,400 00	$35,400 00

Amount loaned on stocks and bonds as collateral		11,300 00
Market value of collaterals	$17,255 00	
Cash on hand and in bank		6,714 48
Interest due and accrued on collateral loans		778 60
Gross premiums in due course of collection, not more than three months due		10,544 79
Aggregate amount of all available assets		$204,163 87

LIABILITIES.

Net amount of unpaid losses		$6,500 00
Unearned premiums, at 50 per cent. on fire risks under one year	$17,255 08	
Amount of unearned premiums on all outstanding risks		17,255 08
Amount reclaimable on perpetual fire insurance policies		23,609 00
Gross liabilities, except capital stock		$47,364 08
Surplus as regards policy holders		$156,799 79
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$6,799 79

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$36,072 15
Interest and dividends from all other sources		10,687 85
Received for calls on capital stock	$31,045 13	
Received during the year in cash		$46,760 00

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$98,355 81
Commissions and brokerage	6,782 71
Salaries, fees and wages	5,600 00
State, national and local taxes	1,177 98
All other payments	11,273 18
Expenditures during the year in cash	$123,189 68

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,593,740 00	$53,687 61
Written or renewed during the year	3,853,269 00	46,086 53
Total	$8,447,009 00	$99,774 14
Deduct those expired and marked off as terminated	4,269,679 00	63,701 99
In force at the end of the year	$4,177,330 00	$36,072 15

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$4,177,330 00	$36,072 15
Net amount in force December 31st, 1877	$4,177,330 00	$36,072 15

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$885,805 11
Total losses paid from organization to date	563,003 67
Total losses incurred during the year	26,795 06
Total cash dividends declared since the Company commenced business	46,531 46

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$588,405 99
Premiums received, fire	8,214 49
Losses paid, fire	3,595 66
Losses incurred, fire	6,733 14

FANEUIL HALL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Massachusetts; commenced business March, 1872; commenced business in Illinois August 7, 1872.]

K. S. CHAFFEE, PRESIDENT. H. D. BRADBURY, SECRETARY.

HENRY L. PASCO, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
* Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$20,160 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			133,450 00
Loans upon bond and mortgage upon which more than one year's interest is due			9,500 00
Interest due and accrued on bond and mortgage loans			5,628 68
Total value of mortgaged premises		$320,000 00	
Market value of United States bonds owned by the Company—par value		50,000 00	53,127 50
Market value of other stocks and bonds owned by the Company, viz:			232,605 71
		Par value.	Market valve.
National Bank Commerce stock, Boston		$11,600 00	$12,296 00
Howard National Bank " "		10,000 00	11,225 00
Globe " " " "		10,000 00	10,825 00
Rockland " " " "		9,500 00	13,110 00
Merchants " " " "		14,600 00	19,272 00
Hide and Leather Nat. Bank " "		6,300 00	6,741 00
Nat. Bank of Redemption " "		6,000 00	7,815 00
1st National Bank " "		6,000 00	10,860 00
Traders " " " "		5,800 00	5,814 50
2nd " " " "		5,000 00	7,012 50
Atlantic " " " "		5,000 00	6,650 00
Faneuil Hall National Bank " "		2,700 00	3,591 00
Eliot " " " "		2,500 00	2,750 00
Nat. Exchange " " " "		3,000 00	4,800 00
Peoples " " " "		2,300 00	3,398 25
Market " " " "		1,500 00	1,590 00
Massachusetts " " " "		2,500 00	787 50
Tremont " " " "		800 00	862 00
North " " " "		600 00	708 00
Bunker Hill " " " "		300 00	2,511 50
Firemen's " " " "		2,000 00	2,160 00
New England " " " "		3,100 00	4,138 50
Commonwealth " " " "		1,000 00	1,050 00
Hamilton " " " "		9,500 00	10,735 00
Northboro " " "	Northboro	1,000 00	1,200 00
Central " " "	Lyon	1,400 00	1,890 00
1st " " "	Newburyport	6,000 00	7,815 00
Wachusett " " "	Fitchburg	2,500 00	2,637 50
Somerville, Mass., city bonds		25,000 00	27,500 00
Minneappolis, Minn., city (gold) bonds		12,000 00	13,080 00
" " " (currency) bonds		4,000 00	4,000 00
St. Paul " " "		6,000 00	6,000 00
Toledo, Ohio " " "		3,000 00	3,240 00
Middlesex Horse R. R. bonds		8,500 00	9,180 00
Toledo, Ohio, certificates of indebtedness		4,984 67	4,735 46
Boston and Albany R. R. stock		500 00	625 00
		$196,484 67	$232,605 71

Amount loaned on stocks and bonds as collateral		1,000 00
Market value of collaterals	$1,080 00	
Cash on hand and in bank		10,076 50
Interest due and accrued on stocks not included in market value		2,157 09
Interest due and accrued on collateral loans		133 33
Gross premiums in due course of collection, not more than three months due		43,142 17
Bills receivable, taken for fire risks		5,536 27
Aggregate amount of all available assets		$516,517 25

LIABILITIES.

Net amount of unpaid losses		$16,786 85
Unearned premiums, at 50 per cent. on fire risks under one year	$78,526 04	
Unearned prem's, *pro rata*, on fire risks running more than one year,	50,374 88	
Amount of unearned premiums on all outstanding risks		128,900 92
Cash dividends unpaid		805 00
Due and accrued for salaries and other miscellaneous expenses		3,000 00
All other demands against the Company, viz: Charges due and to become due to agents and brokers		2,000 00
Gross liabilities, except capital stock		$151,492 77
Surplus as regards policy holders		$365,024 48
Amount of capital stock paid up	$400,000 00	
Amount of net available assets	365,024 48	
Impairment of capital	$34,975 52	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$211,368 10
Notes received for unpaid premiums	$4,261 96	
Interest and dividends from all sources		26,249 97
Premiums on gold		1,546 00
Received during the year in cash		$239,164 07

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$120,211 02
Commissions and brokerage	46,874 92
Salaries, fees and wages	4,715 14
State, national and local taxes	7,897 83
All other payments	25,233 36
Expenditures during the year in cash	$204,932 27

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year	$16,651,840	$231,388 87
In force at the end of the year	$17,385,436	$252,906 69
Deduct amount re-insured	339,492	5,196 12
Net amount in force	$17,045,944	$247,710 57

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,750,095	$157,052 08
More than *one* and not more than *three* years to run	3,753,937	52,677 29
More than three years to run	2,541,912	37,981 20
Net amount in force December 31st, 1877	$17,045,944	$247,710 57

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,024,388 50
Total losses paid from organization to date	575,305 20
Total losses incurred during the year	114,475 98
Total cash dividends declared since the Company commenced business	59,250 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,000,677 00
Premiums received, fire	12,721 74
Losses paid, fire	5,104 72
Losses incurred, fire	6,854 72

* Capital since reduced to $300,000.

FARRAGUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business January 30, 1872; commenced business in Illinois February 26, 1878.]

JOHN M. FURMAN, PRESIDENT. SAMUEL DARBEE, SECRETARY.

FRANCIS P. FISHER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized		$200,000 00
Capital stock paid up in cash		200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$22,444 67
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		46,900 00
Interest due and accrued on bond and mortgage loans		1,039 50
Total value of mortgaged premises	$95,000 00	
Market value of United States bonds owned by the Company...Par value	$210,000 00	221,225 00
Market value of other stocks and bonds owned by the Company, viz: Fourth National Bank, N. Y. stock	$10,000 00	9,800 00
Amount loaned on stocks and bonds as collateral		87,500 00
Market value of collaterals	$129,324 00	
Cash on hand and in bank		26,631 17
Interest due and accrued on collateral loans		1,431 02
Gross premiums in due course of collection not more than three months due		7,283 30
All other property, viz: Rents due and accrued		128 00

ITEMS NOT ADMITTED AS ASSETS:

Premiums unpaid on policies which have been issued more than three months	$367 50	
Office furniture and fixtures	4,000 00	
Total	$4,367 50	
Aggregate amount of all available assets		$424,382 66

LIABILITIES.

Net amount of unpaid losses		$4,360 22
Unearned premiums, at 50 per cent., on fire risks under one year	$52,641 32	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,363 69	
Amount of unearned premiums on all outstanding risks		62,005 01
Due and accrued for salaries and other miscellaneous expenses		2,701 67
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		727 64
Gross liabilities, except capital stock		$69,794 54
Surplus as regards policy holders		$354,588 12
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$154,588 12

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$114,302 37
Interest on bonds and mortgages	5,442 44
Interest and dividends from all other sources	17,888 39
Income from all other sources	590 00
Received during the year in cash	$138,223 20

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$47,886 89
Cash dividends paid	30,000 00
Commissions and brokerage	9,413 75
Salaries, fees and wages	21,850 00
State, national and local taxes	2,845 29
All other payments	22,071 76
Expenditures during the year in cash	$134,067 69

RISKS AND PREMIUMS.

	Fire risk.	Premiums.
In force on the 31st day of December of the preceding year	$25,641,985	$134,943 39
Written or renewed during the year	27,085,953	118,586 02
Total	$52,727,888	$253,529 41
Deduct those expired and marked off as terminated	26,870,983	130,089 86
In force at the end of the year	$25,856,905	$123,439 55
Deduct amount re-insured	196,521	1,156 46
Net amount in force	$25,660,384	$122,283 09

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$23,856,995	$105,282 63
More than *one* and not more than *three* years to run	1,298,722	10,809 68
More than three years to run	504,667	6,190 88
Net amount in force December 31st, 1877	$25,660,384	$122,283 09

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$832,813 27
Total losses paid from organization to date	247,278 60
Total losses incurred during the year	45,696 28
Total cash dividends declared since the Company commenced business	132,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$765,950 00
Premiums received, fire	6,096 98
Losses paid, fire	3,568 66
Losses incurred, fire	7,007 67

FIREMEN'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business December 30, 1872; commenced business in Illinois July 1, 1874.]

THOMAS W. TUCKER, PRESIDENT. HENRY C. SHORT, SECRETARY.

FREDERICK S. JAMES, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$181,500 00
Interest due and accrued on bond and mortgage loans		2,532 87
Total value of mortgaged premises	$346,400 00	
Market value of United States bonds owned by the Co.—par value	100,000 00	105,500 00
Market value of other stocks and bonds owned by the Company, viz:		38,747 50

	Par value.	Market value.
City of Boston bonds	$40,000 00	$43,250 00
" Charleston bonds	68,000 00	70,245 00
" Lowell "	15,000 00	16,575 00
" Chelsea "	4,000 00	4,400 00
" Somerville "	20,000 00	22,000 00
" Fall River "	30,000 00	33,150 00
" Cambridge "	12,000 00	12,950 00
" Lawrence "	18,000 00	19,890 00
" Providence loan	20,000 00	20,000 00
Eastern railroad bonds	22,500 00	11,812 50
Worcester & Nashua railroad bonds	10,000 00	10,000 00
Boston Gaslight Company bonds	10,000 00	10,300 00
South Boston Gaslight Company coupon notes	10,000 00	10,000 00
Loan on Manchester Mills' notes	40,000 00	39,415 00
Loan on Lewiston Mills' note	15,000 00	14,760 00
	$429,500 00	$444,247 50

Amount loaned on stocks and bonds as collaterals		2,000 00
Market value of collaterals	$38,425 00	
Cash on hand and in bank		7,973 59
Interest due and accrued on stocks not included in market value		5,783 73
Interest due and accrued on collateral loans		548 33
Net premiums in due course of collection, not more than three months due		10,210 58
All other property, viz: Interest due from Third National Bank		20 49
Items not admitted as assets: Advance to agents	$833 33	
Aggregate amount of all available assets		$684,817 04

LIABILITIES.

Net amount of unpaid losses		$7,702 98
Unearned premiums, at 50 per cent. on fire risks under one year	$42,548 49	
Unearned prem's, *pro rata*, on fire risks running more than one year	65,132 79	
Amount of unearned premiums on all outstanding risks		107,681 28
Cash dividends unpaid		105 00
Due and accrued for salaries and other miscellaneous expenses		1,151 94
All other demands against the Company		421 00
Gross liabilities, except capital stock		$117,062 20
Surplus as regards policy holders		$567,754 84
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$267,754 84

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$117,644 98
Interest on bonds and mortgages	13,148 56
Interest and dividends from all other sources	25,615 42
Income from all other sources	25 00
Received during the year in cash	$156,433 96

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$63,283 80
Cash dividends paid	30,295 00
Commissions and brokerage	13,512 16
Salaries, fees and wages	12,174 90
State, national and local taxes	7,912 79
All other payments	7,358 1
Expenditures during the year in cash	$134,486 30

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$20,299,765	$290,555 73
Written or renewed during the year	12,854,294	124,070 25
Total	$33,154,059	$414,625 98
Deduct those expired and marked off as terminated	14,111,282	150,288 89
In force at the end of the year	$19,042,827	$264,337 09
Deduct amount re-insured	16,416	130 06
Net amount in force	$19,026,411	$264,207 03

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$8.315,469	$85,096 99
More than *one* and not more than *three* years to run	8,202,380	52,780 88
More than three years to run	7,524,978	126,459 22
Net amount in force December 31st, 1877	$19,042,827	$264,337 09

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$824,933 92
Total losses paid from organization to date	305,179 05
Total losses incurred during the year	63,310 96
Total cash dividends declared since the Company commenced business	105,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,485,057 00
Premiums received, fire	13,256 87
Losses paid, fire	5,121 43
Losses incurred, fire	5,121 43

FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Dayton, Ohio; commenced business April, 1856; commenced business in Illinois April 19, 1872.]

S. CRAIGHEAD, PRESIDENT. J. S. MILES, SECRETARY.

JAMES B. FLOYD, *Attorney in Illinois, to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered	$10,103 74
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	42,077 27
Loans upon bond and mortgage upon which more than one year's interest is due (of which $7,500 is in process of foreclosure)	7,500 00
Interest due and accrued on bond and mortgage loans	2,527 91

Total value of mortgaged premises	$140,450 00	
Market value of United States bonds owned by the Company	Par value, $157,500	171,625 00
Market value of other stocks and bonds owned by the Company, viz		68,657 00

	Par value.	Market value.
Dayton, Ohio, city bonds	$25,900 00	$26,677 00
Music Hall Co.'s bonds	6,000 00	6,000 00
Troy, Ohio, bonds	10,000 00	10,000 00
Wapakoneta bonds	4,000 00	4,000 00
Montgomery Co. bonds	1,350 00	1,350 00
Auglaise Co. bonds	500 00	500 00
Darke Co. bonds	1,500 00	1,500 00
Merchants National bank stock	13,500 00	15,660 00
Dayton National bank stock	2,200 00	2,970 00
	$64,950 00	$68,657 00

Amount loaned on stocks and bonds as collateral		44,385 67
Market value of collaterals	$91,640 00	
Cash on hand and in bank		21,533 88
Interest due and accrued on stocks and bonds not included in market value		1,158 30
Interest due and accrued on collateral loans		1,352 88
Gross premiums in due course of collection not more than three months due		20,388 95
Bills receivable, taken for fire, marine and inland risks		2,895 03
Due from other insurance companies		16,069 93
All other property, viz: Rents due and accrued		150 00
Aggregate amount of all available assets		$410,424 96

LIABILITIES.

Net amount of unpaid losses		$18,158 80
Unearned premiums, at 50 per cent., on fire risks under one year	$30,834 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	37,766 99	
Amount of unearned premiums on all outstanding risks		68,601 98
Cash dividends unpaid		1,104 00
All other demands against the Company, viz: State, city, county or other taxes and assessments, $1,116 56; commissions and other charges due and to become due to agents and brokers, and amounts due other Insururance Companies	$11,376 77	12,493 83
Gross liabilities, except capital stock		$100,357 61
Surplus as regards policy holders		$310,067 35
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$60,067 35

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$93,553 79
Interest on bonds and mortgages	7,168 20
Interest and dividends from all other sources	19,583 50
Income from all other sources	200 00
Received during the year in cash	$120,455 49

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$40,485 44
Cash dividends paid	30,196 00
Commissions and brokerage	17,636 18
Salaries, fees and wages	11,707 34
State, national and local taxes	4,683 08
Premiums paid on bonds purchased during the year	3,791 74
All other payments	14,340 32
Expenditures during the year in cash	$122,840 10

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,466,442	$152,309 44
Written or renewed during the year	11,284,339	121,234 37
Total	$25,750,781	$273,543 81
Deduct those expired and marked off as terminated	12,600,105	139,401 98
In force at the end of the year	$131,150,676	134,141 83
Deduct amount re-insured	1,162,568	1,862 83
Net amount in force	$12,988,108	$132,279 00

RECAPITULATION :

In force having from date of policy not more than *one* year to run...	$5,997,385	$61,669 99
More than *one* and not more than *three* years to run..... ...	3,566,960	38,966 20
More than three years to run.....	3,423,763	31,642 81
Net amount in force December 31st, 1877.....	$12,988,108	$132,279 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$1,096,917 89
Total losses paid from organization.....	362,614 02
Total losses incurred during the year.....	58,478 71
Total cash dividends declared since the Company commenced business.....	314,892 40

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$641,738 00
Premiums received, fire.....	9,273 95
Losses paid, fire.....	5,296 33
Losses incurred, fire.....	8,700 33

FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business December 3, 1855; commenced business in Illinois March 12, 1874.]

S. R. W. HEATH, PRESIDENT. DANIEL H. DUNHAM, SECRETARY.

GEORGE W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$700,000 00
Capital stock paid up in cash.....	400,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....			$121,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			647,919 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $14,300 is in process of foreclosure).....			18,900 00
Interest due and accrued on bond and mortgage loans.....			19,014 07
Total value of mortgaged premises.....		$1,647,800 00	
Market value of United States bonds owned by the Company, par value	140,000 00		150,625 00
Market value of other stocks and bonds owned by the Company, viz:.....			44,981 50
	Par value.	Market value.	
Morris & Essex Railroad stock.....	$11,800 00	$8,968 00	
First National Bank stock.....	10,000 00	10,000 00	
Newark City National Bank stock.....	4,750 00	6,650 00	
Second National Bank stock.....	2,000 00	2,700 00	
National Newark Banking Company stock.....	650 00	877 50	
American Insurance Company stock.....	7,720 00	10,036 00	
Newark City Insurance Company stock.....	3,750 00	3,750 00	
Germania Insurance Company stock.....	2,000 00	2,000 00	
	$42,670 00	$44,981 50	
Cash on hand and in bank.....			23,040 16
Gross premiums in due course of collection not more than three months due.....			6,403 07
All other property, viz: Rents due and accrued.....			1,442 50
Aggregate amount of all available assets.....			$1,083,325 80

LIABILITIES.

Net amount of unpaid losses		$9,085 77
Unearned premiums, at 50 per cent., on fire risks under one year	$92,928 89	
Unearned premiums, *pro rata*, on fire risks running more than one year	26,477 64	
Amount of unearned premiums on all outstanding risks		119,406 53
Amount reclaimable on perpetual fire insurance policies		288 80
Scrip or certificates of profits, ordered to be redeemed		2,972 00
Interest due and declared remaining unpaid or uncalled for		802 80
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $681 26; return premiums, $29 05		710 81
Gross liabilities except capital stock		$133,266 21
Surplus as regards policy holders		$900,059 09
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$500,059 09

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$210,088 19
Interest on bonds and mortgages	49,779 67
Interest and dividends from all other sources	9,676 62
Income from all other sources	3,426 06
Received during the year in cash	$272,970 54

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$90,086 25
Cash dividends paid	48,000 00
Scrip or certificates of profits redeemed	529 65
Commissions and brokerage	23,471 43
Salaries, fees and wages	16,776 47
State, national and local taxes	4,023 04
All other payments	22,447 87
Expenditures during the year in cash	$205,334 71

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$29,061,877	$250,736 91
Written or renewed during the year	29,067,229	215,931 54
Total	$58,129,106	$466,668 45
Deduct those expired and marked off as terminated	29,725,222	229,839 50
In force at the end of the year	$28,403,884	$236,828 95
Deduct amount re-insured	88,925	801 60
Net amount in force	$28,314,959	$236,027 35

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$23,978,993	$185,857 77
More than *one* and not more than *three* years to run	2,754,186	31,053 06
More than three years to run	1,581,780	19,116 52
Net amount in force December 31st, 1877	$28,314,959	$236,027 35

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,355,107 08
Total losses paid from organization to date	702,807 16
Total losses incurred during the year	81,993 68
Total cash dividends declared since the Company commenced business	342,500 00
Total dividends declared payable in stock from organization	250,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	620,911 00
Premiums received, fire	7,342 61
Losses paid, fire	4,613 41
Losses incurred, fire	4,618 41

FIREMAN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at SanFrancisco, California; commenced business June 18, 1863; commenced business in Illinois March 8, 1869.]

DAVID J. STAPLES, PRESIDENT. GEO. D. DORWIN, SECRETARY.

THOMAS S. CHARD, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$225,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			152,364 00
Interest due and accrued on bond and mortgage loans			1,563 78
Total value of mortgaged premises		$468,970 00	
Market value of United States bonds owned by the Company, par value	145,000 00		153,700 00
Market value of other stocks and bonds owned by the Company, viz:			15,985 00
	Par value.	Market value.	
South Carolina bonds	$5,750 00	$3,350 00	
First Nat. Gold Bank of SanFrancisco stocks	13,300 00	12,635 00	
	$19,050 00	$15,985 00	
Amount loaned on stocks and bonds as collateral			$58,450 00
Market value of collaterals		$116,975 00	
Cash on hand and in bank			55,612 63
Interest due and accrued on stocks not included in market value			583 70
Interest due and accrued on collateral loans			112 09
Gross premiums in due course of collection not more than three months due			45,258 45
Bills receivable, taken for fire, marine and inland risks			19,975 00
All other property, viz: Advances on real estate secured by mortgage $3.286 25; rents due and accrued $105 00; due for re-insurance, on losses paid $865 16; bills receivable for salvage on marine loss $5,776 40;			10,032 81
Items not admitted as assets: Amount of premiums unpaid on politics which have been issued more than three months		$1,600 80	
Total			$738,637 46
Deduct for amount deposited in Oregon, pledged to secure the liability of the Company in that state			50,000 00
Aggregate amount of all available assets			$688,637 46

LIABILITIES.

Net amount of unpaid losses			$34,553 89
Unearned premiums, at 50 per cent., on fire risks under one year		$191,501 87	
Unearned premiums, *pro rata*, on fire risks running more than one year	31,510 31		
Unearned premiums, at 100 per cent. on marine risks	48,491 87		
Total		$271,504 05	
Less the unearned premiums on risks in Oregan	5,138 85		
Amount of unearned premiums on all outstanding risks			266,365 20
Cash dividends unpaid			474 49
All other demands against the Company, viz: Marine bills payable $2,198 15; commissions and other charges due and to become due agents and brokers, $236 71; individual account, $500 00			2,934 86
Gross liabilities, except capital stock and liabilities in Oregon			$304,328 44
Surplus as regards policy holders, excluding deposit in Oregon			$384.309 02
Amount of capital stock paid up			300,000 00
Surplus over paid up capital, excluding deposit in Oregon			$84,309 02

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$416,528 84	
Net cash premiums received on marine and inland risks	87,311 97	$503,840 81
Notes received for unpaid premiums	19,975 00	
Interest and dividends from all sources		28,238 05
Income from all sources		20,633 10
Received during the year in cash		$552,711 96

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$210,531 65	
Net amount paid for marine and inland losses	65,191 17	$275,722 82
Cash dividends paid		66,768 00
Commissions and brokerage		57,423 33
Salaries, fees and wages		40,700 00
State, national and local taxes		9,242 11
All other payments		68,696 68
Expenditures during the year in cash		$518,552 94

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$26,986,268	$450,992 08
Written or renewed during the year	36,151,243	511,945 51
Total	$63,137,511	$962,937 59
Deduct those expired and marked off as terminated	29,606,817	481,081 61
In force at the end of the year	$33,530,694	$481,865 98
Deduct amount re-insured	2,236,953	30,435 45
Net amount in force	$31,293,741	$451,420 53

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$26,667,868	$383,003 84
More than *one* and not more than *three* years to run	3,641,568	52,368 42
More than three years to run	984,305	16,048 27
Net amount in force December 31st, 1877	$31,293,741	$451,420 53

	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$918,120	$59,585 46
Written during the year	4,257,516	119,040 22
Total	$5,175,636	$178,625 68
Deduct those expired and marked off as terminated	4,407,305	123,675 93
In force December 31st, 1877	$768,331	$54,949 75

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$5,025,401 81
Total losses paid from organization to date	8,365,237 85
Total losses incurred during the year	274,820 76
Total cash dividends declared since the Company commenced business	718,000 00
Total dividends declared payable in stock from organization	None.

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,098,313 48
Premiums received, fire	41,560 20
Losses paid, fire	16,766 36
Losses incurred, fire	14,326 04

FIREMAN'S TRUST INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, N. Y.; commenced business March 17, 1859; commenced business in Illinois, April 21, 1877.]

DWIGHT JOHNSON, PRESIDENT. E. B. WOOD, SECRETARY.

ROBERT A. WALLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$150,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$22,300 00
Interest due and accrued on bond and mortgage loans		519 17
Total value of mortgaged premises	$71,000 00	
Market value of United States bonds owned by the Company	Par value, 200,000 00	212,795 00
Market value of other stocks and bonds owned by the Company, viz: Kings County Ocean Parkway continuation loan	Par value, $15,000 00	16,087 50
Amount loaned on stocks and bonds as collateral		900 00
Market value of collaterals	$1,795 00	
Cash on hand and in bank		16,616 95
Interest due and accrued on stocks not included in market value		175 00
Interest due and accrued on collateral loans		17 50
Gross premiums in due course of collection not more than three months due		5,032 56
Items not amitted assets: Amount of premiums unpaid on policies which have been issued more than three months	$1,701 90	
Aggregate amount of all available assets		$274,443 68

LIABILITIES.

Net amount of unpaid losses		$8,543 25
Unearned premiums, at 50 per cent. on fire risks under one year	$31,568 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,292 77	
Amount of unearned premiums on all outstanding risks		32,861 62
All other demands against the Company, viz: Rent, $1,333 34; commissions and other charges due and to become due to agents and brokers, $754 88; re-insurance, $168 00		2,256 22
Gross liabilities, except capital stock		$43,661 09
Surplus as regards policy holders		$230,782 59
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$80,782 59

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$58,587 29
Interest on bonds and mortgages	2,287 78
Interest and dividends from all other sources	18,168 27
Income from all other sources	263 76
Received during the year in cash	$69,257 10

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$24,209 11
Cash dividends paid	18,000 00
Salaries, fees and wages	16,466 88
All other payments: Fire patrol, $316 95; rent, $8,100; sundries, $2,879 27	10,796 22
Expenditures during the year in cash	$69,472 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,354,523	$67,775 61
Written or renewed during the year	13,188,421	73,494 94
Total	$24,542,944	$141,270 55
Deduct those expired and marked off as terminated	13,495,596	74,645 69
In force at the end of the year	$11,047,348	$66,624 86
Deduct amount re-insured	240,102	1,478 33
Net amount in force	$10,807,246	$65,146 53

RECAPITULATION:

In force from date of policy not more than *one* year to run	$10,538,491	$63,137 71
More than *one* and not more than *three* years to run	268,755	2,008 82
Net amount in force December 31st, 1877	$10,807,246	$65,146 53

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,021,351 43
Total losses paid from organization to date	399,097 56
Total losses incurred during the year	31,979 95
Total cash dividends declared since the Company commenced business	225,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,259,005 00
Premiums received, fire	4,985 56
Losses paid, fire	3,467 56
Losses incurred, fire	3,467 56

FIREMEN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business May 1, 1858; commenced business in Illinois October 16, 1876.]

CHARLES E. APPLEBY, PRESIDENT. W. R. WADSWORTH, SECRETARY.

F. A MITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$21,200 00
Interest due and accrued on bond and mortgage loans		248 00
Total value of mortgaged premises	$40,000 00	
Market value of United States bonds owned by the Company, par value	150,500 00	155,015 00

Amount loaned on stocks and bonds as collateral		$7110 00
Market value of collaterals	$16,080 00	
Cash on hand and in bank		10,837 32
Interest due and accrued on collateral loans		40 11
Gross premiums in due course of collection, not more than three months due		12,974 01
Items not admitted as assets: Amount of unpaid premiums on policies which have been issued more than three months	$668 34	
Aggregate amount of all available assets		$207,424 44

LIABILITIES.

Net amount of unpaid losses		$17,515 00
Unearned premiums, at 50 per cent., on fire risks under one year	$48,767 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,764 63	
Amount of unearned premiums on all outstanding risks		50,532 24
Cash dividends unpaid		500 00
Due and accrued for salaries and other miscellaneous expenses		583 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,300 00
Gross liabilities, except capital stock		$70,430 24
Surplus as regards policy holders		$136,994 20
Amount of capital stock paid up	$150,000 00	
Amount of net available assets	136,994 20	
Impairment of capital	$13,005 80	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$104,062 99
Interest on bonds and mortgages	1,484 00
Income and dividends from all other sources	8,980 70
Received during the year in cash	$114,527 69

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$48,751 46
Cash dividends paid	14,500 00
Commissions and brokerage	20,809 36
Salaries, fees and wages	13,246 42
State, national and local taxes	1,852 35
All other payments	9,656 86
Expenditures during the year in cash	$108,816 45

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,214,567	$74,917 58
Written or renewed during the year	12,301,358	116,534 70
Total	$20,515,925	$191,452 28
Deduct those expired and marked off as terminated	10,780,296	89,818 88
In force at the end of the year	$9,735,629	$101,633 40
Deduct amount re-insured	161,134	1,252 69
Net amount in force	$9,574,495	$100,380 71

RECAPITULATION :

In force having from date of policy not more than *one* year to run.	$9,312,745	$97,535 23
More than *one* and not more than *three* years to run	243,750	2,579 53
More than three years to run	18,000	265 95
Net amount in force December 31st, 1877	$9,574,495	$100,380 71

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,385,884 22
Total losses paid from organization to date	815,237 99
Total losses incurred during the year	62,565 00
Total cash dividends declared since the Company commenced business	98,250 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$451,134 50
Premiums received, fire	6,659 71
Losses paid, fire	1,449 53
Losses incurred, fire	5,399 53

FIRE ASSOCIATION OF PHILADELPHIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; commenced business March 27, 1820; commenced business in Illinois November 7, 1872.]

WILLIAM T. BUTLER, PRESIDENT. JACOB H. LEX, SECRETARY.

WM. H. CUNNINGHAM, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS

Value of real estate owned by the Company, unincumbered			$66,920 70
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			1,306,361 77
Loans upon bond and mortgage upon which more than one year's interest is due			15,350 00
Interest due and accrued on bond and mortgage loans			25,241 23
Total value of mortgaged premises		$4,151,550 00	
Market value of United States bonds owned by the Company...Par value,	500,000 00		442,493 75
Market value of other stocks and bonds owned by the Company, viz:			1,058,786 10
	Par value.	Market value.	
Philadelphia City bonds	$400,000 00	$448,250 00	
Pittsburgh City bonds	50,000 00	42,500 00	
Camden City bonds	6,000 00	6,480 00	
Philadelphia City warrants	761 96	819 10	
Masonic Temple bonds	20,000 00	21,600 00	
Pennsylvania R. R. bonds	100,000 00	100.500 00	
Lehigh Valley R. R bonds	100,000 00	118,000 00	
Lehigh Coal and Navigation Co. bonds	100,000 00	87,000 00	
Philadelphia and Reading R. R. bonds	10,000 00	5,700 00	
Catawessa R. R. bonds	10,000 00	10,500 00	
Philadelphia and Erie R. R. bonds	12,000 00	14,140 00	
Pennsylvania R. R. stock	150,000 00	99,750 00	
Philadelphia and Reading R. R. stock	100,000 00	34,250 00	
Lehigh Coal and Navigation Co. stock	80,000 00	30,400 00	
Philadelphia, Germantown & Norristown R.R.stock	16.550 00	32,167 00	
Chestnut Hill R. R. stock	3,500 00	6,790 00	
	$1,158,811 96	$1,058,786 10	
Fire Association stock	106,500 00	617,700 00	
Cash on hand and in bank			125,049 33
Interest due and accrued on stocks not included in market value			1,349 00
Gross premiums in due course of collection not more than three months due			186,720 07
All other property, viz: Rents due and accrued			113 60
Total			$3,178,385 55
Less the amount deposited in the States of Virginia and Georgia to secure the liability of the Company in said States			50,000 00
Aggregate amount of all available assets			$3,128,385 55

LIABILITIES.

Net amount of unpaid losses		$90,132 91
Unearned premiums, at 50 per cent., on fire risks under one year	$476,782 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	65,471 88	
Amount of unearned premiums on all outstanding risks		542,254 87
Amount reclaimable on perpetual fire insurance policies		1,649,998 91
Cash dividends unpaid		1,251 00
All other demands against the Company, viz: State, city, county or other taxes and assessments, $4,784 52; commissions and other charges due and to become due to agents and brokers, $33,189 16; return premiums, $9,904 65; re-insurance premiums, $314 75		48,193 08
Total		$2,331,830 77
Less the liability of the Company in the States of Virginia and Georgia		19,719 80
Gross liabilities, except capital stock		$2,312,110 97
Surplus as regards policy holders		$816,274 58
Amount of capital stock paid up		500.000 00
Surplus over paid up capital		$316,274 58

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$1,187,260 40
Interest on bonds and mortgages		79,843 50
Interest and dividends from all other sources		106,758 11
Income from all other sources		9,249 20
Deposit premium received on perpetual fire risks	$79,907 19	
Received during the year in cash		$1,383,111 21

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$634,975 52
Cash dividends paid		200,000 00
Commissions and brokerage		267,785 15
Salaries, fees and wages		49,508 71
State, national and local taxes		30,188 76
All other payments		22,822 50
Deposit premiums returned on perpetual fire risks	$24,969 05	
Expenditures during the year in cash		$1,205,280 84

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$159,063,330	$2,747,189 61
Written or renewed during the year	112,843,817	1,313,952 46
Total	$271,907,147	$4,061,142 07
Deduct those expired and marked of as terminated	97,977,719	1,241,757 73
In force at the end of the year	$173,929,428	$2,819,384 34
Deduct amount re-insured	171,100	1,587 38
Net amount in force	$173,758,328	$2,817,796 96

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$96,442,184	$953,565 99
More than *one* and not more than *three* years to run	8,642 721	65,926 68
More than three years to run	3,445,093	61,463 32
Perpetual risks in force and interest premiums	70,228,330	1,736,840 96
Net amount in force December 31st, 1877	$173,758,328	$2,817,796 96

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$7,749,620 00
Total losses paid from organization to date	3,009,326 00
Total losses incurred during the year	634,780 78
Total cash dividends declared since the Company commenced business	1,379,762 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$7,438,520 00
Premiums received, fire	87,983 62
Losses paid, fire	48,328 25
Losses incurred, fire	39,360 65

FIRST NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Worcester, Mass.; commenced business January 1, 1869; commenced business in Illinois July 10, 1875.]

CHARLES B. PRATT, PRESIDENT. R. JAMES TATMAN, SECRETARY

R. S. CRITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized		$200,000 00
Capital stock paid up in cash		200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$166,925 00
Interest due and accrued on bond and mortgage loans			3,053 32
Total value of mortgaged premises		$375,993 00	
Market value of United States bonds owned by the Company, par value		$1,000 00	1,044 88
Market value of other stocks and bonds owned by the Company, viz:			65,360 00
	Par value.	Market val.	
City of Worcester bonds	$3,500 00	$3,902 50	
City of Springfield bonds	6,000 00	7,080 00	
City of New London bonds	10,000 00	11,075 00	
Worcester and Nashua R. R. bonds	500 00	492 50	
Boston, Barre and Gardner R. R. bonds	17,000 00	18,020 00	
Fitchburg and Worcester R. R. bonds	5,000 00	5,000 00	
Providence and Worcester R. R. stock	5,000 00	5,000 00	
First National Band Worcester stock	10,200 00	14,790 00	
	$57,200 00	$65,360 00	
Amount loaned on stocks and bonds as collateral			33,365 50
Market value of collaterals		$36,772 75	
Cash on hand and in bank			29,050 59
Interest due accrued on stocks not included in market value			325 00
Interest due on collateral loans			281 66
Gross premiums in due course of collection, not more than three months due			11,526 61
Aggregate amount of all available assets			$310,932 56

LIABILITIES.

Net amount of unpaid losses		$12,395 67
Unearned premiums, at 50 per cent., on fire risks under one year	$45,834 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	20,444 98	
Amount of unearned premiums on all outstanding risks		66,279 51
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,728 99
Gross liabilities, except capital stock		$80,404 17
Surplus as regards policy holders		$230,528 39
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$30,528 39

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$115,924 63
Interest on bonds and mortgages		11,041 22
Interest and dividends from all other sources		5,799 93
Received on increased capital	$50,000 00	
Received during the year in cash		$132,765 78

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$63,049 26
Cash dividends paid	65,000 00
Commissions and brokerage	18,923 43
Salaries, fees and wages	5,266 66
State, national and local taxes	3,627 60
All other payments	8,147 00
Expenditures during the year in cash	$164,013 95

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$6,896,778	$113,531 69
Written or renewed during the year	9,221,445	127,658 24
Total	$16,118,223	$241,189 93
Deduct those expired and marked off as terminated	7,401,676	110,294 45
In force at the end of the year	$8,716,547	$130,895 48
Deduct amount re-insured	43,850	491 73
Net amount in force	$8,672,697	$130,403 75

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$6,104,394	$91,669 06
More than *one* and not more than *three* years to run	1,285,224	19,529 25
More than three years to run	1,335,929	19,697 17
Net amount in force December 31st, 1877	$8,725,547	$130,895 48

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,089,192 00
Total losses paid from organization to date	666,816 69
Total losses incurred during the year	68,872 58
Total cash dividends declared since the Company commenced business	56,000 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$809,572 00
Premiums received, fire	11,294 15
Losses paid, fire	5,060 68
Losses incurred, fire	6,660 68

FRANKLIN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Louis, Mo.; commenced business May 16, 1855; commenced business in Illinois March 28, 1873.]

CHARLES F. MEYER, PRESIDENT. LOUIS DUESTROW, SECRETARY.

CHARLES P. KNISPEL, *Attorney in Illinois to accept services of process*, residing at Belleville.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$26,000 00
Market value of United States bonds owned by the Company, par value	$110,000	117,400 00
Market value of other stocks and bonds owned by the Company, viz: Missouri State bonds, par value	100,000	105,500 00
Cash on hand and in bank		19,215 68
Gross premiums in due course of collection not more than three months due		8,852 11
Aggregate amount of all available assets		$276,967 79

LIABILITIES.

Net amount of unpaid losses		$3,435 15
Unearned premiums, at 50 per cent., on fire risks under one year	$44,002 65	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,449 57	
Amount of unearned premiums on all outstanding risks		53,452 22
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,327 81
Gross liabilities except capital stock		$58,215 18
Surplus as regards policy holders		$218,752 61
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$18,752 61

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$93,096 07	
Net cash premiums received on marine and inland risks	10,791 93	$103,888 00
Interest on bonds and mortgages and Interest and dividends from all sources		13,520 90
Income from all other sources		411 34
Received during the year in cash		$117,820 24

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$61,124 00	
Net amount paid for marine and inland losses	2,491 59	$63,615 59
Cash dividends paid		16,000 00
Commissions and brokerage		18,243 64
Salaries, fees and wages		10,450 74
State, national and local taxes		3,472 98
All other payments		5,383 59
Expenditures during the year in cash		$117,166 54

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$6,457,712	$108,656 02
Written or renewed during the year	7,730,460	129,737 82
Total	$14,188,172	$238,393 84
Deduct those expired and marked off as terminated	7,242,915	109,113 33
In force at the end of the year	$6,945,257	$129,280 51
Deduct amount re-insured	1,405,620	22,242 49
Net amount in force December 31st, 1877	$5,539,637	$107,038 02

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$4,412,219	$88,005 31
More than *one*, and not more than *three* years to run	703,833	11,078 05
More than three years to run	423,585	7,954 66
Net amount in force December 31st, 1877	$5,539,637	$107,038 02

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$9,954	$29 77
Written during the year	1,890,510	10,791 93
Total	$1,900,464	$10,841 70
Deduct those expired and marked off as terminated	1,900,464	10,841 70

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,145,101 89
Total losses paid from organization to date	966,686 39
Total losses incurred during the year	67,050 74
Total cash dividends declared since the Company commenced business	248,028 38

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,205,905 00
Premiums received, fire	16,510 60
Losses paid, fire	7,616 05
Losses incurred, fire	7,966 05

FRANKLIN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; commenced business June, 1829; commenced business in Illinois February 10, 1870.]

ALFRED G. BAKER, PRESIDENT. THEODORE M. REGER, SECRETARY.

HENRY G. GLIDDEN, *Attorney in Illinois to accept services of process*, residing at Springfield.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$171,250 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		2,419,089 15
Interest due and accrued on bond and mortgage loans		44,265 26
Total value of mortgaged premises	$5,269,195 00	
Market value of United States bonds owned by the Company, par value	250,000 00	264,187 50
Market value of other stocks and bonds owned by the Company, viz		$172,017 50

	Par val.	Market val.
Mississippi State warrants	$15,000 00	$12,750 00
State of New Jersey exemption bonds	5,000 00	5,500 00
Philadelphia City 6 per cent. bonds	50,000 00	56,062 50
City of Columbus 8 per cent. bonds	10,000 00	11,000 00
City of Columbus 7 per cent. bonds	5,000 00	5,250 00
City of Camden 6 per cent. bonds	1,000 00	1,100 00
West Jersey R. R. 7 per cent. bonds	10,000 00	9,500 00
Philadelphia and Reading R.R 6 per cent. bonds	5,000 00	2,350 00
do do do 7 per cent. bonds	3,000 00	3,375 00
Pennsylvania R.R. first mortgage bonds	15,000 00	15,750 00
Harrisburg, P. L. and Mt. Joy R. R. Co. 6 per cent. bonds	25,000 00	26,250 00
Hestonville, M. and F. P. Ry. Co. 6 per cent. bonds	10,000 00	8,800 00
American Steamship Co. 6 per cent. bonds	10,000 00	7,400 00
Commercial National Bank stock	5,000 00	5,650 00
Continental Hotel Co. preferred	1,600 00	1,280 00
	$170,600 00	$172,017 50

Amount loaned on stocks and bonds as collateral		34,175 00
Market value of collaterals	$40,022 37	
Cash on hand and in bank		210,250 81
Interest due and accrued on stocks not included in market value		900 00
Interest due and accrued on collateral loans		510 96
Amount of cash in hands of agents in course of transmission		46,443 81
Re-insurance deposit premiums, 95 per cent		356 25
Total		$3,363,445 74
Less amount deposited in Georgia, Mississippi and Virginia pledged to secure the liability of the Company in said States		60,000 00
Aggregate amount of all available assets		$3,303,445 74

LIABILITIES.

Net amount of unpaid losses		$82,082 19
Unearned premiums, at 50 per cent., on fire risks under one year	$278,603 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	292,747 04	
	$571,350 89	
Less the amount of premiums on risks in Georgia, Mississippi and Virginia	24,294 83	
Amount of unearned premiums on all outstanding risks		547,056 06
Amount reclaimable on perpetual fire insurance policies		1,454,357 81
Cash dividends unpaid		576 00
All other demands against the Company, viz: Surveys		3,640 00
Gross liabilities, except capital stock		$2,087,711 56
Surplus as regards policy holders		$1,215,734 18
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$815,734 18

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$738,110 24
Interest on bonds and mortgages		139,101 04
Interest and dividends from all other sources		25,481 86
Income from all other sources		11,066 03
Deposit premium received on perpetual fire risks (less 10 per cent.)	$64,545 66	
Received during the year in cash		$918,758 67

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$394,388 92
Cash dividends paid		128,352 00
Commissions and brokerage		112,973 94
Salaries, fees and wages		86,682 71
State, national and local taxes		35,488 54
All other payments		129,627 35
Deposit premiums returned on perpetual fire risks	$54,816 06	
Expenditures during the year in cash		$887,513 46

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$154,333,870	$2,723,164 81
Written or renewed during the year	72,709,147	907,470 18
Total	$227,043,017	$3,630,634 94
Deduct those expired and marked off as terminated	77,869,339	917,379 27
In force at the end of the year	$149,173,678	$2,713,255 67

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$46,410,826	$557,207 70
More than *one* and not more than *three* years to run	19,638,686	259,327 98
More than three years to run	21,648,276	341,062 06
Perpetual risks in force and interest premiums	61,475,890	1,555,657 93
Net amount in force December 31st, 1877	$149,173,678	$2,713,255 67

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$19,146,913 65
Total losses paid from organization to date	10,758,673 51
Total losses paid during the year	394,388 92
Total cash dividends declared since the Company commenced business	3,580,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,363,442 50
Premiums received, fire	41,548 35
Losses paid, fire	12,458 10
Losses incurred, fire	12,458 10

FRANKLIN INSURANCE COMPANY OF BOSTON.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass., N. Y.; commenced business February 15, 1873; commenced business in Illinois May 19, 1873.]

WILLIAM M. BYRNES, PRESIDENT. EDMUND B. WHITNEY, SECRETARY.

D. S. MUNGER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$37,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			80,300 00
Loans upon bond and mortgage upon which more than one year's interest is due			15,000 00
Interest due and accrued on bond and mortgage loans			2,404 00
Total value of mortgaged premises		$69,400 00	
Market value of United States bonds owned by the Company, par value	15,000 00		16,500 00
Market value of other stocks and bonds owned by the Company, viz:			115,648 75
	Par value.	Market value.	
City of Boston bonds	$25,000 00	$27,643 75	
" Worcester bonds	5,000 00	5,500 00	
Town of Medford notes	25,000 00	26,025 00	
Boston & Lowell R. R. Co.'s notes	20,000 00	20,350 00	
South Boston Gaslight Co.'s notes	10,000 00	10,000 00	
Eastern Railroad bonds	7,000 00	3,780 00	
Jamaica Plain Gaslight Co. stock	10,000 00	12,250 00	
Merchandise National Bank of Boston stock	10,000 00	10,100 00	
	$112,000 00	$115,648 75	
Amount loaned on stocks and bonds as collateral			29,461 00
Market value of collaterals		$33,198 00	
Cash on hand and in bank			8,185 38
Interest due and accrued on stocks not included in market value			1,527 54
Interest due and accrued on collateral loans			712 50
Gross premiums in due course of collection not more than three months due			7,118 76
All other property, viz: Rents due and accrued, $606 25; bills receivable other than those taken for premiums, $1,128 94			1,735 19
Aggregate amount of all available assets			$265,593 12

LIABILITIES.

Net amount of unpaid losses		$7,928 00
Unearned premiums, at 50 per cent., on fire risks under one year	$30,688 14	
Unearned premiums, *pro rata*, on fire risks running more than one year	18,064 51	
Amount of unearned premiums on all outstanding risks		48,752 65
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		621 93
Gross liabilities, except capital stock		$57,302 58
Surplus as regards policy holders		$208,290 54
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$8,290 54

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$76,563 78
Interest on bonds and mortgages	1,878 00
Interest and dividends from all other sources	9,852 84
Received during the year in cash	$88,294 12

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$42,656 12
Cash dividends paid	20,000 00
Commissions and brokerage	11,196 00
Salaries, fees and wages	12,232 00
State, national and local taxes	2,452 44
All other payments	8,586 40
Expenditures during the year in cash	$97,122 96

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,881,620	$116,210 70
Written or renewed during the year	8,218,847	79,034 79
Total	$17,100,467	$195,245 49
Deduct those expired and marked off as terminated	8,316,960	87,112 66
In force at the end of the year	$8,783,507	$108,132 83

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,906,567	$61,376 28
More than *one* and not more than *three* years to run	1,050,671	16,484 90
More than three years to run	1,826,269	30,271 65
Net amount in force December 31st, 1877	$8,783,507	$108,132 83

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$534,204 98
Total losses paid from organization to date	244,655 39
Total losses incurred during the year	47,485 51
Total cash dividends declared since the Company commenced business	60,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$719,788 00
Premiums received, fire	7,969 70
Losses paid, fire	1,727 15
Losses incurred, fire	1,727 15

FRANKLIN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Columbus, Ohio; commenced business May 25, 1864; commenced business in Illinois November 24, 1876.]

JOHN GREENLEAF, PRESIDENT. HENRY O. KANE, SECRETARY.

WILLIAM E. ROLLO, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized		$200,000 00
Capital stock paid up in cash		200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$6,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		39,885 00
Loans upon bond and mortgage upon which more than one year's interest is due		5,044 50
Interest due on bond and mortgage loans		1,609 34
Total value of mortgaged premises	$223,500 00	
Market value of United States bonds owned by the Company, par value	96,000 00	107,200 00
Market value of other bonds owned by the Company, viz: Columbus and Toledo first mortgage	Par value, $43,000 00	36,550 00
Amount loaned on stocks and bonds as collateral		34,079 36
Market value of collaterals	$64,825 00	
Cash on hand and in bank		23,544 36
Interest due and accrued on stocks not included in market value		1,255 00
Interest due and accrued on collateral loans		2,088 88
Net premiums in due course of collection, not more than three months due		3,400 00
Aggregate amount of all available assets		$261,156 44

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year	$16,415 32	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,190 18	
Amount of unearned premiums on all outstanding risks		$30,605 50
Gross liabilities, except capital stock		$30,605 50
Surplus as regards policy holders		$230,550 94
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$30,550 94

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$41,658 40
Interest on bonds and mortgages and collateral loans		6,826 42
Interest and dividends from all other sources		8,530 00
Income from all other sources		1,320 50
Received on increased capital	$50,000 00	
Received during the year in cash		$58,335 32

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$15,130 22
Cash dividends paid	17,500 00
Commissions and brokerage	3,968 60
Salaries, fees and wages	5,200 00
State, national and local taxes	2,190 40
All other payments	2,727 03
Expenditures during the year in cash	$46,716 25

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,890,543	$53,074 96
Written or renewed during the year	4,113,942	44,101 64
Total	$9,004,485	$97,176 60
Deduct those expired and marked off as terminated	3,364,697	37,568 78
In force at the end of the year	$5,639,788	$59,607 82

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$2,985,167	$32,830 64
More than *one* and not more than *three* years to run	2,024,463	19,827 98
More than three years to run	630,158	6,949 20
Net amount in force December 31st, 1877.	$5,639,788	$59.607 82

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$286,579 40
Total losses paid from organization to date	68,001 16
Total losses incurred during the year	15,130 22
Total cash dividends declared since the Company commenced business	88,000 00
Total dividends declared payable in stock from organization	110,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$613,285 00
Premiums received, fire	5,233 61
Losses paid, fire	566 28
Losses incurred, fire	566 28

GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Pittsburgh, Penn.; commenced business July, 1862; commenced business in Illinois April 25, 1877.]

C. BARCHFELD, PRESIDENT. F. L. GROSS, SECRETARY.

EDWARD M. TEALL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered	$20,646 46
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	238,557 98
Interest due and accrued on bond and mortgage loans	7,749 50
Market value of United States bonds owned by the Company; par value.....$31,200	32,470 50
Loans on personal security	4,000 00
Cash on hand and in bank	23,259 36
Gross premiums in due course of collection not more than three months due	9,899 57
Bills receivable, taken for fire, marine and inland risks	109 54
Aggregate amount of all available assets	$336,692 91

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year	$15,261 29	
Unearned premiums, *pro rata*, on fire risks running more than one year	18,655 00	
Amount of unearned premiums on all outstanding risks		$33,916 29
Gross liabilities, except capital stock		$33,916 29
Surplus as regards policy holders		$302,776 62
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$102,776 62

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$44,236 57
Interest on bonds and mortgages	17,932 40
Received during the year in cash	$62,168 97

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$15,592 53
Cash dividends paid	24,000 00
Commissions and brokerage	5,264 94
Salaries, fees and wages	11,957 51
State, national and local taxes	1,296 41
All other payments	370 26
Expenditures during the year in cash	$58,481 65

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,954,241	$51,286 12
Written or renewed during the year	4,506,506	50,479 51
Total	$9,460,747	$101,765 63
Deduct those expired and marked off as terminated	3,254,259	34,620 97
In force at the end of the year	$6,206,488	$67,144 66
Deduct amount re-insured	6,200	79 00
Net amount in force	$6,200,288	$67,065 66

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$3,108,265	$30,522 59
More than *one* and not more than *three* years to run	3,092,023	36,543 07
Net amount in force December 31st, 1877	$6,209,288	$67,065 66

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$726,284 25
Total losses paid from organization to date	166,924 45
Total losses incurred during the year	15,592 53
Total cash dividends declared since the Company commenced business	242,000 00
Total dividends declared payable in stock from organization	150,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$189,721 00
Premiums received, fire	2,246 53

GERMANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March, 1859; commenced business in Illinois March 11, 1861.]

RUDOLPH GARRIGUE, PRESIDENT. HUGO SCHUMAN, SECRETARY.

GEORGE D. GOULD, *Attorney in Illinois to accept services of process*, residing at Moline.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$60,838 55
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			548,500 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $12,000 is in process of foreclosure)			12,000 00
Interest due and accrued on bond and mortgage loans			18,650 00
Total value of mortgaged premises		$1,190,800 00	
Market value of United States bonds owned by the Company, par val	525,600 00		559,000 00
Market value of other stocks and bonds owned by the Company, viz:			182,650 00
	Par val.	Market val.	
New York City bonds	$74,000 00	$77,750 00	
New York County court house stock	15,000 00	15,900 00	
Brooklyn permanent water loans	26,000 00	28,080 00	
Brooklyn Park loan	8,000 00	8,640 00	
Kings County bonds	16,000 00	17,280 00	
Buffalo City Park bonds	25,000 00	27,500 00	
Rochester City bonds, water works loan	2,000 00	2,200 00	
National Park Bank stock	5,000 00	5,900 00	
	$171,000 00	$182,650 00	
Amount loaned on stocks and bonds as collateral			76,100 00
Market value of collaterals		$99,512 75	
Cash on hand and in bank			87,729 62
Interest due and accrued on stocks not included in market value			2,941 66
Interest due and accrued on collateral loans			1,404 46
Cash in the hands of agents and in course of transmission			71,600 56
Gross premiums in due course of collection not more than three months due			2,905 95
Amount deposited in Mississippi pledged to secure the liability of the Company in said State		$7,500 00	
Aggregate amount of all available assets			$1,624,320 79

LIABILITIES.

Net amount of unpaid losses			$68,699 43
Unearned premiums, at 50 per cent., on fire risks under one year	$289,847 05		
Unearned premiums, *pro rata*, on fire risks running more than one year	120,235 69		
Total		$410,082 74	
Less the unearned premiums on risks in Mississippi	3,529 49		
Amount of unearned premiums on all outstanding risks			406,553 25
Gross liabilities, except capital stock			$475,252 68
Surplus as regards policy holders			$1,149,068 11
Amount of capital stock paid up			500,000 00
Surplus over paid up capital			$649,068 11

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$682,819 91
Interest on bonds and mortgages	52,252 41
Interest and dividends from all other sources	36,595 54
Received during the year in cash	$771,667 86

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$327,178 18
Cash dividends paid	150,000 00
Commissions and brokerage	116,884 96
Salaries, fees and wages	74,252 23
State, national and local taxes	16,527 98
All other payments	106,711 29
Expenditures during the year in cash	$791,554 71

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$80,721,949	$899,770 23
Written or renewed during the year	78,551,435	754,991 93
Total	$159,273,384	$1,654,762 16
Deduct those expired and marked off as terminated	79,007,852	820,084 89
In force at the end of the year	$80,265,532	$834,677 27
Deduct amount re-insured	2,098,297	18,662 16
Net amount in force	$78,167,235	$816,015 11

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$60,683,061	$579,694 10
More than *one* and not more than *three* years to run	12,192,275	154,148 94
More than three years to run	5,292,899	82,172 07
Net amount in force December 31st, 1877	$78,167,235	$816,015 11

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$10,148,007 33
Total losses paid from organization to date	4,818,537 75
Total losses incurred during the year	321,272 90
Total cash dividends declared since the Company commenced business	936,000 04

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,657,889 00
Premiums received, fire	51,684 94
Losses paid, fire	21,300 00
Losses incurred, fire	13,973 92

GERMANIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business April 20, 1870; commenced business in Illinois July 20, 1874.]

JAMES M. PATTERSON, PRESIDENT. JULIUS B. BROSE, SECRETARY

R. S. McCORMICK,
H. G. McCORMICK,
H. D. A. FINDLEY,
} *Attorneys in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company		$67,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		124,490 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $10,500 is in process of foreclosure		21,995 00
Interest due and accrued on bond and mortgage loans		7,863 33
Total value of mortgaged premises	$373,700 00	
Market value of United States bonds owned by the Company; par value, 13,000 00		13,898 75
Market value of other stocks and bonds owned by the Company, viz: War bounty bond, city of Newark	Par value $500 00	525 00
Amount loaned on stocks and bonds as collateral		3.500 00
Market value of collaterals	$5,400 00	
Cash on hand and in bank		9,585 39
Interest due and accrued on collateral loans		165 00
Gross premiums in due course of collection, not more than three months due		8,255 02
All other property, viz: Rents due and accrued, $360; due for re-insurance, on losses paid $522 50		$882 50
Items not admitted as assets: Office furniture and fixtures	$2,984 11	
Aggregate amount of all available assets		$258,659 99

LIABILITIES.

Net amount of unpaid losses		$4,385 41
Unearned premiums, at 50 per cent., on fire risks under one year	$36,249 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,357 42	
Amount of unearned premiums on all outstanding risks		40,607 14
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,651 00
Gross liabilities, except capital stock		$46,643 55
Surplus as regards policy holders		$212,016 44
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$12,016 44

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$87,216 01
Interest on bonds and mortgages	7,596 98
Interest and dividends from all other sources	2.644 98
Income from all other sources	2,116 16
Received during the year in cash	$99,574 13

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$80,177 36
Cash dividends paid	15,750 00
Commissions and brokerage	20,234 20
Salaries, fees and wages	8,506 75
State, national and local taxes	2,483 39
All other payments	15,258 26
Expenditures during the year in cash	$142,409 96

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,439,128	$121,453 29
Written or renewed during the year	10,067,966	96,025 61
Total	$20,507,094	$217,478 90
Deduct those expired and marked off as terminated	11,879,474	132,378 87
In force at the end of the year	$8,627,620	$85,100 03
Deduct amount re-insured	414,781	4,500 60
Net amount in force	$8,212,839	$80,599 43

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,585,604 96	$72,499 44
More than *one* and not more than *three* years to run	465,101 50	5,286 64
More than three years to run	212,132 50	2,813 35
Net amount in force December 31st, 1877	$8,212,838 96	$80,599 43

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$590,388 02
Total losses paid from organization to date	260,204 65
Total losses incurred during the year	80,260 94
Total cash dividends declared since the Company commenced business	86,334 85

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$729,313 00
Premiums received, fire	7,801 49
Losses paid, fire	3,662 29
Losses incurred, fire	3,917 40

GERMAN AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March 7, 1872; commenced business in Illinois March 18, 1872.]

EMIL OELBERMAN, PRESIDENT. JAMES A. SILVEY, SECRETARY.

EUGENE CAREY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Market value of United States bonds owned by the Company.....Par value $1,250,000			$1,342,850 00
Market value of other stocks and bonds owned by the Company, viz:			455,850 00
	Par value.	Market value.	
Missouri State 6 per cent. bonds	$50,000 00	$52,500 00	
Rochester City 7 per cent. bonds	40,000 00	44,000 00	
Buffalo City 7 per cent. bonds	25,000 00	27,500 00	
Yonkers City 7 per cent. bonds	21,000 00	28,100 00	
Central Pacific Railway, first mortgage gold bonds	50,000 00	52,500 00	
Union Pacific Railway first mortgage gold bonds	50,000 00	52,250 00	
Chicago, Rock Island & Pacific R. R. first mortgage 6 per cent bonds	50,000 00	58,000 00	
New York Central Railroad 1883 6 per cent. bonds	50,000 00	52,000 00	
Syracuse, Binghampton & New York Railroad mortgage 7 per cent. bonds	20,000 00	20,000 00	
Delaware, Lackawanna & Western convertible 7 per cent. bonds	8,000 00	8,000 00	
New York & Harlem Railroad stock	50,000 00	71,000 00	
	$414,000 00	$455,850 00	
Amount loaned on stocks and bonds as collateral			286,200 00
Market value of collaterals		$331,889 00	
Cash on hand and in bank			170,489 85
Gross premiums in due course of collection not more than three months due			69,819 21
Total			$2,824,709 06
Less amount deposited in Georgia, pledged to secure the liability of the Company in said State			25,000 00
Aggregate amount of all available assets			$2,299,709 06

LIABILITIES.

Net amount of unpaid losses		$99,228 77
Unearned premiums, at 50 per cent., on fire risks under one year	$384,018 74	
Unearned premiums, *pro rata*, on fire risks running more than one year	140,748 60	
	$524,767 84	
Less the unearned premiums, on risks, in Georgia	2,747 83	
Amount of unearned premiums on all outstanding risks		522,019 51
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $18,450 41; return premiums, $311 57		18,761 98
Gross liabilities, except capital stock		$635,010 26
Surplus as regards policy holders		$1,664,698 80
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$664,698 80

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$933,049 60
Interests and dividends from all sources	115,618 41
Received during the year in cash	$1,048,668 01

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$416,552 44
Cash dividends paid	100,000 00
Commissions and brokerage	139,854 21
Salaries, fees and wages	94,620 77
State, national and local taxes	24,808 77
All other payments	98,645 18
Expenditures during the year in cash	$873,981 37

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$86,745,313	$974,388 45
Written or renewed during the year	121,115,117	1,061,780 27
Total	$207,860,430	$2,036,168 72
Deduct those expired and marked off as terminated	99,110,800	984,242 45
In force at the end of the year	$108,749,630	$1,051,926 27
Deduct amount re-insured	2,162,658	22,256 97
Net amount in force	$106,586,972	$1,029,669 30

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$82,626,087	$768,037 49
More than *one* and not more than *three* years to run	16,168,206	172,624 39
More than three years to run	7,792,679	89,007 42
Net amount in force December 31st, 1877	$106,586,972	$1,029,669 30

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$5,420,798 47
Total losses paid from organization to date	2,229,570 54
Total losses incurred during the year	454,797 34
Total cash dividends declared since the Company commenced business	440,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,633,130 00
Premiums received, fire	74,121 93
Losses paid, fire	33,372 59
Losses incurred, fire	30,910 52

GIRARD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; commenced business May, 1853; commenced business in Illinois March 14, 1859.]

ALFRED S. GILLETTE, PRESIDENT. **PHILANDER C. BOYCE, SECRETARY**

WILLIAM E. ROLLO, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized		$300,000 00
Capital stock paid up in cash		300,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$275,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			386,866 65
Loans upon bond and mortgage upon which more than one year's interest is due (of which $4,000 00 is in process of foreclosure)			4,000 00
Interest due and accrued on bond and mortgage loans			9,475 87
Total value of mortgaged premises		$1,008,950 00	
Market value of United States bonds owned by the Company.....par value 142,000 00			150,715 00
Market value of other stocks and bonds owned by the Company, viz:			162,596 00
	Par value.	Market value.	
City of Philadelphia bonds	$17,000 00	$19,936 00	
City of Louisville bonds	10,000 00	10,000 00	
City of St. Louis bonds	10,000 00	10,500 00	
American Steamship Co. bonds	5,000 00	3,750 00	
Union Pacific R. R. Co. bonds	5,000 00	5,350 00	
Pennsylvania R. R. Co. bonds	18,000 00	19,565 00	
Danville, Hazelton & Wilkesbarre R. R. Co. bonds	20,000 00	10,000 00	
Camden and Amboy R. R. Co. bonds	17,000 00	18,150 00	
Connecting R. R. Co. bonds	10,000 00	10,000 00	
Philadelphia and Reading R. R. Co. bonds	5,000 00	2,850 00	
North Pennsylvania R. R. bonds	5,000 00	5,550 00	
Lancaster and Reading R. R. Co. bonds	10,000 00	10,000 00	
Lehigh Navigation Co. bonds	11,000 00	11,220 00	
Susquehanna Coal Co. bonds	8,000 00	2,100 00	
Philadelphia and Erie R. R. Co. bonds	15,000 00	15,250 00	
Philadelphia and Reading R. R. Co. stock	20,000 00	6,800 00	
Philadelphia, Wilmington and Baltimore R. R. Co. stock	2,500 00	1,575 00	
	$184,300 00	$162,596 00	
Amount loaned on stocks and bonds as collateral			850 00
Market value of collaterals		$660 00	
Amount of all other loans made by the Company, viz: Temporary loans secured by bond and mortgage, $2,100 00; temporary loans secured by real estate, $1,500; temporary loans secured by personal security, $3,000			6,600 00
Cash on hand and in bank			65,780 20
Interest due and accrued on stocks not included in market value			882 80
Gross premiums in due course of collection not more than three months due			30,853 86
All other property, viz: Rents due and accrued, $1,653 44; amount deposited for perpetual insurance on Company's building, $1,900 00			3,353 44
Aggregate amount of all available assets			$1,096,673 82

LIABILITIES.

Net amount of unpaid losses		$21,410 04
Unearned premiums, at 50 per cent., on fire risks under one year	$132,831 52	
Unearned premiums, *pro rata*, on fire risks running more than one year	115,629 75	
Amount of unearned premiums on all outstanding risks		248,461 27
Amount reclaimable on perpetual fire insurance policies		63,008 64
Due and accrued for salaries and other miscellaneous expenses		1,894 80
All other demands against the Company, viz: State, city, county or other taxes and assessments, $4,251 80; commissions and other charges due and to become due to agents and brokers, $6,969 64; return premiums, $1,707 29; re-insurance, $80 34		12,999 07
Gross liabilities, except capital stock		$347,773 32

Surplus as regards policy holders	$748,900 50
Amount of capital stock paid up	300,000 00
Surplus over paid up capital	$448,900 50

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$323,528 26
Interest on bonds and mortgages	23,303 84
Interest and dividends from all other sources	21,438 49
Income from all other sources, viz: Rents	10,120 90
Received during the year in cash	$378,401 49

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$166,751 58
Cash dividends paid		75,000 00
Commissions and brokerage		50,406 67
Salaries, fees and wages		36,241 44
State, national and local taxes		15,342 23
All other payments		22,264 43
Deposited premiums returned on perpetual fire risks	$1,940 85	
Expenditures during the year in cash		$365,988 35

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$48,046,342	$622,191 78
Written or renewed during the year	36,406,766	352,669 28
Total	$84,453,108	$974,861 06
Deduct those expired and marked off as terminated	40,543,016	419,776 43
In force at the end of the year	$43,910,092	$555,094 63
Deduct amount re-insured	357,332	3,569 12
Net amount in force	$43,552,760	$551,525 51

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$27,918,390	$265,663 04
More than *one* and not more than *three* years to run	10,724,919	150,290 80
More than three years to run	2,498,550	65,364 00
Perpetual risks in force and interest premiums	2,768,233	73,776 79
Net amount in force December 31st, 1877	$43,910,092	$555,094 63

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$4,365,729 00
Total losses paid from organization to date	1,845,030 58
Total losses incurred during the year	122,724 49
Total cash dividends declared since the Company commenced business	523,331 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$7,855,244 00
Premiums received, fire	81,067 55
Losses paid, fire	34,713 64
Losses incurred, fire	20,482 75

GLENS FALLS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Glens Falls, N. Y.; commenced business, May 1, 1850; commenced business in Illinois March 13, 1869.]

RUSSELL M. LITTLE, PRESIDENT. **JOHN L. CUNNINGHAM, SECRETARY.**

HENRY H. BROWN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$14,200 00
Loans on bond and mortgage (first liens) upon which not more than one years interest is due		346,558 50
Loans upon bond and mortgage upon which more than one year's interest is due (of which $20,000 is in process of foreclosure)		20,000 00
Interest due and accrued on bond and mortgage loans		4,741 53
Total value of mortgaged premises,	$937,700 00	
Market value of United States bonds owned by the Company, par value... 340,000 00		349,575 00
Market value of other stocks and bonds owned by the Company, viz:		
First National Bank stock Glens Falls.....par value. 10,000 00		15,000 00
Amount loaned on stocks and bonds as collateral		11,000 00
Market value of collaterals	$15,700 00	
Cash on hand and in bank		74,699 90
Gross premiums in due course of collection not more than three months due		14,546 10
All other property, viz: Premiums on California gold deposits		443 87
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$3,053 94	
Aggregate amount of all available assets		$850,764 40

LIABILITIES.

Net amount of unpaid losses		$27,445 89
Unearned premiums, at 50 per cent., on fire risks under one year	$88,304 37	
Unearned premiums, *pro rata*, on fire risks running more than one year	198,273 82	
Amount of unearned premiums on all outstanding risks		286,578 19
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		2,913 92
Gross liabilities except capital stock		$316,938 00
Surplus as regards policy holders		$533,826 40
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$333,826 40

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$305,563 87
Interest on bonds and mortgages	23,151 48
Interest and dividends from all other sources	19,471 78
Income from all other sources	387 00
Received during the year in cash	$348,547 13

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$176,872 81
Cash dividends paid	20,000 00
Commissions and brokerage	53,832 91
Salaries, fees and wages	19,270 98
State, national and local taxes	5,282 86
All other payments	18,713 16
Expenditures during the year in cash	$293,472 72

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$64,924,856 00	$599,291 96
Written or renewed during the year	35,143,770 00	338,637 32
Total	$100,068,626 00	$937,929 28
Deduct those expired and marked off as terminated	37,179,154 00	351,948 10
In force at the end of the year	$62,889,472 00	$585,981 18
Deduct amount re-insured	72,838 00	393 74
Net amount in force December 31st, 1877	$62,816,634 00	$585,587 44

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$16,375,971 00	$176,608 74
More than *one* and not more than *three* years to run	38,956,264 00	325,815 17
More than three years to run	7,484,399 00	83,163 53
Net amount in force December 31st, 1877	$62,816,634 00	$585,587 44

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,261,028 97
Total losses paid from organization to date	1,875,753 69
Total losses incurred during the year	187,772 39
Total cash dividends declared since the Company commenced business	210,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire,	$1,497,224 00
Premiums received, fire	17,680 17
Losses paid, fire	9,189 85
Losses incurred, fire	9,189 85

GRANITE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Richmond, Va.; commenced business April 6, 1875; commenced business in Illinois January 26, 1876.]

GILBERT C. WALKER, PRESIDENT. THOMAS G. PAYTON, SECRETARY.

E. W. LYMAN, *Attorney in Illinois to accept service of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	2,000,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$81,712 29
Interest due and accrued on bond and mortgage loans		2,428 29
Total value of mortgaged premises	$236,144 00	
Market value of United States bonds owned by the Company, par value, 50,500 00		54,525 00
Market value of other stocks and bonds owned by the Company, viz:		24,375 50

	Par Value.	Market Val.
Virginia State bonds	$10,000 00	$5,700 00
Richmond City 6 per cent. bonds	9,300 00	9,625 50
Richmond City 8 per cent. bonds	4,000 00	4,800 00
National Bank of Virginia stock	5,000 00	4,250 00
	$28,300 00	$24,375 50

Amount loaned on stocks and bonds as collateral		54,148 80
Market value of collaterals	$67,569 00	
Cash on hand and in bank		6,501 99
Interest due and accrued on stocks not included in market value		52 35
Interest due and accrued on collateral loans		1,455 00
Gross premiums in due course of collection, not more than three months due		14,284 84
Bills receivable, taken for fire, marine and inland risks		460 98
All other property, viz: Rents due and accrued		171 67
Total		$240,116 71
Less amount deposited in the States of Massachusetts, New York, Ohio and Missouri, pledged to secure the liability of the Company in those States		40,000 00
Items not admitted as assets: Office furniture	$1,629 54	
Aggregate amount of all available assets		$200,116 71

LIABILITIES.

Net amount of unpaid losses		$5,949 56
Unearned premiums, at 50 per cent., on fire risks under one year	$25,192 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,547 08	
Total	$28,739 14	
Less the unearned premiums on risks in Massachusetts, New York, Ohio Missouri	12,543 04	
Amount of unearned premiums on all outstanding risks		16,196 10
Gross liabilities, except capital stock		$22,145 66
Surplus as regards policy holders		$177,971 05
Amount of capital stock paid up	$200,000 00	
Amount of net available assets	177,971 05	
Impairment of capital	$22,028 95	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$78,459 16	
Net cash premiums received on marine and inland risks	78 78	$78,537 94
Notes received for unpaid premiums	460 98	
Interest on bonds and mortgages		6,472 87
Interest and dividends from all other sources		7,925 17
Income from all other sources		776 04
Received during the year in cash		$88,711 52

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$37,166 95
Cash dividends paid	20,000 00
Commissions and brokerage	11,089 81
Salaries, fees and wages	3,144 76
State, national and local taxes	5,248 83
All other payments	1,500 00
Expenditures during the year in cash	$83,150 35

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,150,436	$58,877 46
Written or renewed during the year	8,008,357	86,844 87
Total	$12,158,793	$145,722 33
Deduct those expired and marked off as terminated	7,385,630	87,540 88
In force at the end of the year	$4,773,163	$58,181 45
Deduct amount re-insured	200,790	2,900 50
Net amount in force	$4,572,373	$55,280 95

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$4,378,020	$50,884 12
More than *one* and not more than *three* years to run	62,493	1,265 36
More than three years to run	131,860	3,631 47
Net amount in force December 31st, 1877	$4,572,373	$55,280 95

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$186,088 36
Total losses paid from organization to date	66,407 25
Total losses incurred during the year	43,116 51
Total cash dividends declared since the Company commenced business	26,890 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$428,604 17
Premiums received, fire	4,186 55
Losses paid, fire	1,683 93
Losses incurred, fire	4,183 93

GUARDIAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business February, 1865; commenced business in Illinois February 18, 1878.]

WILLIAM C. THOMPSON, PRESIDENT. WALTER K. PAYNE, SECRETARY.

J. K. MURPHY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$23,800 00
Interest due and accrued on bond and mortgage loans			805 43
Total value of mortgaged premises		$67,000 00	
Market value of United States bonds owned by the Co., par value	200,000 00		214,000 00
Market value of other stocks and bonds owned by the Company, viz.:			18,320 00
	Par value.	Market value.	
Harlem River and Port Chester R.R. bonds	$15,000 00	$16,200 00	
City of Brooklyn bonds	2,000 00	2,120 00	
	$17,000 00	$18,320 00	
Amount loaned on stocks and bonds as collateral			2,700 00
Market value of collaterals		$4,150 00	
Cash on hand and in bank			4,557 68
Interest due and accrued on collateral loans			180 41
Gross premiums in due course of collection, not more than three months due			8,837 49
Aggregate amount of all available assets			$472,701 01

LIABILITIES.

Net amount of unpaid losses		$10,000 00
Unearned premiums, at 50 per cent. on fire risks under one year	$35,822 10	
Unearned prem's. *pro rata*, on fire risks running more than one year	683 56	
Unearned premiums, at 50 per cent. on inland navigation risks	126 25	
Amount of unearned premiums on all outstanding risks		36,081 91
Due and accrued for salaries and other miscellaneous expenses		800 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		800 00
Gross liabilities, except capital stock		$47,681 91
Surplus as regards policy holders		$225,019 10
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$25,019 10

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$79,825 89	
Net cash premiums received on marine and inland risks	252 50	$80,078 39
Interest on bonds and mortgages		1,515 50
Interest and dividends from all other sources		12,196 04
Income from all other sources		319 48
Received during the year in cash		$94,109 41

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$45,854 41
Cash dividends paid	20,000 00
Commissions and brokerage	15,530 59
Salaries, fees and wages	17,990 00
State, national and local taxes	132 00
All other payments	9,210 46
Expenditures during the year in cash	$108,707 46

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,474,785	$79,559 55
Written or renewed during the year	12,869,447	92,167 13
Total	$24,344,232	$171,726 68
Deduct those expired and marked off as terminated	13,129,282	98,379 64
In force at the end of the year	$11,214,950	$73,347 04
Deduct amount re-insured	120,000	1.500 00
Net amount in force	$11,094 950	$71,847 04

Recapitulation:

In force having from date of policy not more than *one* year to run	$10,560,385	$72,396 70
More than *one* and not more than *three* years to run	436,382	633 56
More than three years to run	218,191	316 78
Net amount in force December 31st, 1877	$11,214,958	$73,347 04

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,000 00	$350 00
Written during the year	9,500 00	252 50
Total	$14,500 00	$602 50
Deduct those expired and marked off as terminated	5,000 00	350 00
In force December 31st, 1877	$9,500 00	$252 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,036,583 52
Total losses paid from organization to date	635,230 76
Total losses incurred during the year	52,653 61
Total cash dividends declared since the Company commenced business	157,000 00

HANOVER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N Y.; commenced business April, 1852; commenced business in Illinois April 18, 1859.]

B. S. WALCOTT, PRESIDENT. J. REMSEN LANE, SECRETARY.

GEO. D. GOULD, *Attorney in Illinois to accept services of process*, residing at Moline.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$2,725 95
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			240,750 00
Interest due and accrued on bond and mortgage loans			1,306 47
Total value of mortgaged premises		$501,500 00	
Market value of United States bonds owned by the Company; par value,	800,000 00		846,893 75
Market value of other stocks and bonds owned by the Company, viz:			309,205 00
	Par value.	Market value.	
New York county 6 per cent. bonds of 1882	$1,000 00	$1,030 00	
" " city assessment fund bonds	50,000 00	50,500 00	
" " " " bonds	40,000 00	40,400 00	
" " " department park improvement bonds	40,000 00	40,800 00	
Brooklyn Wallebout Bay improvement bonds	20,000 00	21,600 00	
Brooklin Public Park Loan, 1917	30,000 00	35,700 00	
Connecticut 5 per cent. bonds	20,000 00	21,400 00	
N. Y. Central R. R. 6 per cent. bonds, 1883	30,000 00	31,500 00	
" and Harlem Railroad 1st mortgage 7 per cent. bonds	25,000 00	29,875 00	
75 shares Metropolitan National Bank stock	7,500 00	9,750 00	
150 shares American Exchange National Bank stock	15,000 00	15,900 00	
100 shares Central Trust Co's. stock	10,000 00	10,750 00	
	$288,500 00	$309,205 00	
Amount loaned on stocks and bonds as collateral			40,750 00
Market value of collaterals		$55,430 00	
Cash on hand and in bank			91,454 77
Interest due and accrued on stocks not included in market value			3,043 34
Interest due and accrued on collateral loans			191 63
Gross premiums in due course of collection not more than three months due			41,806 51
Balance in hands of agents, not more than three months due			48,571 06
Total			$1,621,698 48
Less amount deposited in Mississippi pledged to secure liability of the Company in said State			7,500 00
Aggregate amount of all available assets			$1,614,198 48

LIABILITIES.

Net amount of unpaid losses			$85,678 34
Unearned premiums, at 50 per cent., on fire risks under one year		$280,711 32	
Unearned premiums, *pro rata*, on fire risks running more than one year		192,381 26	
Total		$473.092 58	
Less the unearned premiums on risks in Mississippi		3,529 49	
Amount of unearned premiums on all outstanding risks			469,563 09
All other demands against the Company, viz: State, city, county or other taxes and assessments, $227 78; commissions and other charges due and to become due to agents and brokers, $6,741 30; return premiums, $2,560 41			9,529 49
Gross liabilities, except capital stock			$564,770 92
Surplus as regards policy holders			$1,049,427 56
Amount of capital stock paid up			500,000 00
Surplus over paid up capital			$549,427 56

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$712,601 23
Interest on bonds and mortgages	17,678 24
Interest and dividends from all other sources	70,919 88
Received during the year in cash	$801,194 35

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$376,593 72
Cash dividends paid	50,000 00
Commissions and brokerage	116,108 67
Salaries, fees and wages	46,905 48
State, national and local taxes	17,741 86
All other payments	130,296 32
Expenditures during the year in cash	$737,646 05

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$94,585,524 92	$1,057,526 72
Written or renewed during the year	86,193,862 61	787,520 34
Total	$180,779,387 53	$1,845,047 06
Deduct those expired and marked off as terminated	89,238,941 57	890,470 52
In force at the end of the year	$91,540,445 96	$954,576 54
Deduct amount re-insured	2,022,758 99	14,920 86
Net amount in force	$89,517,686 97	$939,655 68

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$58,029,413 83	$561,422 64
More than *one* and not more than *three* years to run	20,400,356 92	223,340 90
More than three years to run	11,087,916 22	154,892 14
Net amount in force December 31st, 1877	$89,517,686 97	$939,655 68

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$8,875,666 31
Total losses paid from organization to date	4,651,924 72
Total losses incurred during the year	375,674 47
Total cash dividends declared since the Company commenced business	834,500 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,657,839 00
Premiums received, fire	51,684 94
Losses paid, fire	21,300 40
Losses incurred, fire	13,973 92

HARTFORD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; commenced business August 1810; commenced business in Illinois April 26, 1855.]

GEORGE L. CHASE, PRESIDENT. J. D. BROWNE, SECRETARY.

GEORGE F. BISSELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$1,250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$363,175 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			916,316 57
Interest due and accrued on bond and mortgage loans			86,668 92
Total value of mortgaged premises		$1,649,000	
Market value of United States bonds owned by the Company, par value	256,800		269,730 00
Market value of other stocks and bonds owned by the Company, viz:			1,181,952 97
	Par val.	Market val.	
National and other bank stock	$553,300 00	$720,802 97	
Connecticut River Company stock	12,000 00	3,000 00	
Connecticut River R. R. Co. stock	2,000 00	2,560 00	
New York, New Haven and Hartford R. R. Co. stock	70,000 00	107,800 00	
Hannibal and St. Joseph R. R. Co. stock	20,000 00	2,400 00	
Lake Shore and Michigan Southern R. R. Co. stock	20,000 00	12,500 00	
Memphis City bonds	1,000 00	1,000 00	
Tennessee State bonds	33,000 00	12,540 00	
Alabama State bonds	10,000 00	4,100 00	
South Carolina State bonds	20,000 00	8,000 00	
Toledo, Ohio, water works bonds	5,000 00	5,000 00	
Watertown, N. Y., town bonds	3,500 00	3,500 00	
Harlem River and Port Chester R. R. Co. bonds	50,000 00	59,000 00	
Hartford, Providence and Fishkill R. R. Co. bonds	50,000 00	54,000 00	
City of New Brunswick, N. J., bonds	25,000 00	26,250 00	
Pawtucket, R. I., town bonds	75,000 00	86,250 00	
Debuque, Iowa, city bonds	25,000 00	23,250 00	
Oswego, N. Y., city certificates	50,000 00	50,000 00	
	$1,024,800 00	$1,181,952 97	
Amount loaned on stocks and bonds as collateral			50,000 00
Market value of collaterals		$54,250 00	
Cash on hand and in bank			192,159 12
Premiums on gold			440 93
Interest due and accrued on stocks not included in market value			9,620 24
Gross premiums in due course of collection not more than three months due			254,170 92
Rents due and accrued			2,260 73
Amount due for money advanced for taxes, being 1st lien			4,485 19
State tax due from non-resident stockholders			11,932 80
Total			$3,292,913 49
Less amount deposited in Canada, pledged to secure the liability of the Company in that country			100,000 00
Aggregate amount of all available assets			$3,192,913 49

LIABILITIES.

Net amount of unpaid losses		$173,163 81
Unearned premiums, at 50 per cent., on fire risks under one year	$506,495 42	
Unearned premiums, *pro rata*, on fire risks running more than one year	387,878 70	
Amount of unearned premiums on all outstanding risks		894,374 12
Cash dividends unpaid		4,893 00
All other demands against the Company		24,450 00
Total		$1,096,880 93
Less the amount of the Company's liability in Canada		52,158 15
Gross liabilities, except capital stock		$1,044,722 78
Surplus as regards policy holders		$2,148,190 71
Amount of capital stock paid up		1,250,000 00
Surplus over paid up capital		$898,190 71

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$1,629,821 17
Interest on bonds and mortgages		50,412 62
Interest and dividends from all sources		102,860 87
Income from rents		10,926 59
Received on increased capital, by stock dividends	$250,000 00	
Income during the year in cash		$1,794,021 25

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$1,019,989 20
Cash dividends paid	200,062 00
Commissions and brokerage	237,007 28
Salaries, fees and wages	113,272 62
State, national and local taxes	35,911 40
All other payments	114,980 63
Expenditures during the year in cash	$1,721,223 13

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$134,251,386	$1,607,913 31
Written or renewed during the year	145,215,532	1,629,821 17
Total	$279,466,918	$3,237,734 48
Deduct those expired and marked off as terminated	141,490,950	1,679,287 04
In force at the end of the year	$137,975,968	$1,558,447 44

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$89,684,379	$1,012,990 84
More than *one* and not more than *three* years to run	32,197,726	363,637 63
More than three years to run	16,093,863	181,818 97
Net amount in force December 31st, 1877	$137,975,968	$1,558,447 44

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$32,693,811 86
Total losses paid from organization to date	21,197,848 18
Total losses incurred during the year	975,418 68
Total cash dividends declared since the Company commenced business	3,313,100 00
Total dividends declared payable in stock from organization	950,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$15,039,168 00
Premiums received, fire	182,643 98
Losses paid, fire	50,021 84
Losses incurred, fire	53,454 55

HEKLA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Madison, Wisconsin; commenced business June 7, 1871; commenced business in Illinois April 17, 1876.]

JOHN A. JOHNSON, PRESIDENT. HALLE STEENSLAND, SECRETARY.

INGWELL OLSON, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	152,622·75

ASSETS.

Loans upon bond and mortgage (of which $5,600 is in process of foreclosure)		$156,794 95
Interest due and accrued on bond and mortgage loans		5,000 00
Amount loaned on collaterals		9,860 07
Cash on hand and in bank		40,612 63
Net premiums in due course of collection not more than three months due		3,406 38
Bills receivable, taken for fire risks		5,810 87
All other property, viz: Tax certificates		200 83

Items Not Admitted as Assets:

Agents' balance	$3,836 28	
Office furniture	400 00	
Total	$4,236 28	
Aggregate amount of all available assets		$221,685 68

LIABILITIES.

Net amount of unpaid losses		$2,000 00
Unearned premiums, at 50 per cent. on fire risks under one year	$11,330 65	
Unearned prem's, *pro rata*, on fire risks running more than one year,	36,638 87	
Amount of unearned premiums on all outstanding risks		47,969 52
Due on account		1,147 78
Due to agents		1,550 45
Gross liabilities, except capital stock		$52,667 70
Surplus as regards policy holders		$169,017 98
Amount of capital stock paid up		152,622 75
Surplus over paid up capital		16,395 23

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$40,908 30
Interest on bonds and mortgages		13,997 40
Income from all other sources		13 00
Received on increased capital	$52,622 75	
Received during the year in cash		$54,918 70

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$15,390 87
Cash dividends paid	11,836 53
Commissions and brokerage	8,502 04
Salaries, fees and wages	3,800 00
State, national and local taxes	940 42
All other payments	3,110 05
Expenditures during the year in cash	$43,574 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,513,232	$85,797 17
Written or renewed during the year	2,651,382	45,076 56
Total	$8,164,614	$130,873 73
Deduct those expired and marked off as terminated	2,537,224	33,516 08
In force at the end of the year	$5,627,390	$97,357 65
Deduct amount re-insured	30,850	476 51
Net amount in force	$5,596,540	$96,881 14

Recapitulation:

In force having from date of policy not more than *one* year to run	$1,259,918	$22,661 30
More than *one* and not more than *three* years to run	1,649,147	24,892 40
More than three years to run	2,687,575	49,327 44
Net amount in force December 31st, 1877	$5,596,540	$96,881 14

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$164,018 95
Total losses paid from organization to date	44,380 34
Total losses incurred during the year	15,270 87
Total cash dividends declared since the Company commenced business	25,801 88

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$169,830 00
Premiums received, fire	8,052 90
Losses paid, fire	557 26
Losses incurred, fire	557 26

HOFFMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business May, 1864; commenced business in Illinois May 31, 1872.]

MARCUS F. HODGES, PRESIDENT. JOHN D. MACINTYRE, SECRETARY.

GEORGE C. CLARKE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$171,493 00
Interest due and accrued on bond and mortgage loans			3,990 69
Total value of mortgaged premises		$352,300	
Market value of United States bonds owned by the Company...Par value		110,000	115,837 50
Market value of other stocks and bonds owned by the Company, viz:			56,900 00
	Par value.	Market value.	
National and other bank stock	$35,000	$35,600	
New York Central and H. R. R. Co. stock	20,000	21,300	
	$55,000	56,900	
Amount loaned on stocks and bonds as collateral			4,050 00
Market value of collaterals		$7,505	
Cash on hand and in bank			14,413 43
Interest due and accrued on stocks not included in market value			400 00
Interest due and accrued on collateral loans			144 70
Gross premiums in due course of collection not more than three months due			10,115 95
Aggregate amount of all available assets			$377,345 27

LIABILITIES.

Net amount of unpaid losses		$7,780 18
Unearned premiums, at 50 per cent., on fire risks under one year	$61,304 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,080 00	
Unearned premiums, at 50 per cent., on inland navigation risks	288 75	
Amount of unearned premiums on all outstanding risks		70,672 90
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $561 70; return premiums, $74 48		636 18
Gross liabilities, except capital stock		$79,089 26
Surplus as regards policy holders		$298,256 01
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$98,256 01

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$129,783 75	
Net cash premiums received on marine and inland risks	757 50	$130,541 25
Interest on bonds and mortgages		10,975 48
Interest and dividends from all other sources		9,654 43
Received during the year in cash		$151,171 16

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$74,709 03	
Net amount paid for marine and inland losses	3,066 67	$77,775 70
Cash dividends paid		20,000 00
Commissions and brokerage		22,235 98
Salaries, fees and wages		20,940 00
State, national and local taxes		4,285 08
All other payments		16,125 28
Expenditures during the year in cash		$161,361 94

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,396,822 81	$146,082 61
Written or renewed during the year	16,312,449 76	153,869 74
Total	$30,708,972 07	$299,952 35
Deduct those expired and marked off as terminated	16,108,857 46	157,343 66
In force at the end of the year	$14,600,114 61	$142,608 69
Deduct amount re-insured	522,864 50	4,398 89
Net amount in force	$14,077,250 11	138,209 80

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$13,039,742 93	$122,608 30
More than *one* and not more than *three* years to run	673,612 51	9,075 42
More than three years to run	363,894 67	6,526 08
Net amount in force December 31st, 1877	$14.077,250 11	$138,209 80

	Marine and Inland risks.	Premiums.
Written during the year	$24,000 00	$757 50
Deduct those expired and marked off as terminated	10,000 00	180 00
In force December 31st, 1877	$14,000 00	$577 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,822,929 17
Total losses paid from organization to date	1,174,359 05
Total losses incurred during the year	76,974 28

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$873,277 67
Premiums received, fire	9,193 25
Losses paid, fire	5,451 06
Losses incurred, fire	5,451 06

HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 13, 1853; commenced business in Illinois April 24, 1855.]

CHARLES J. MARTIN, PRESIDENT. JOHN H. WASHBURN, SECRETARY.

ARTHUR C. DUCAT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$3,000,000 00
Capital stock paid up in cash	3,000,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$12,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			2,016,903 00
Interest due and accrued on bond and mortgage loans			57,268 54
Total value of mortgaged premises	$4,298,200 00		
Market value of United States bonds owned by the Company—par value	2,8 0,000 00		3,016,875 00
Market value of other stocks and bonds owned by the Company, viz:			379,018 00
	Par val.	Market val.	
Mississippi Treasury Warrants	$20,000 00	$20,000 00	
New York City 6 per cent. bonds	52,800 00	53,328 00	
Brooklyn Certificates of indebtedness	50,000 00	51,500 00	
National and other New York bank stock	210,750 00	254,190 00	
	$333,550 00	$379,018 00	
Amount loaned on stocks and bonds as collateral			314,215 47
Market value of collaterals	$427,098 62		
Cash on hand and in bank			161,727 56
Interest due and accrued on collateral loans			7,943 85
Net premiums in due course of collection, not more than three months due			143,075 33
Total			$6,109,526 75
Less the amount deposited in the State of Virginia, pledged to secure liability of the Company in that State			44,000 00
Aggregate amount of all available assets			$6,065,526 75

LIABILITIES.

Net amount of unpaid losses		$254,396 42
Unearned premiums, at 50 per cent. on fire risks under one year	$932,222 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	904,210 31	
Total	$1,836,432 31	
Less the liability of the Company in the State of Virginia	11,510 58	
Amount of unearned premiums on all outstanding risks		1,824,921 73
Cash dividends unpaid		1,935 00
Gross liabilities, except capital stock		$2,081,313 15
Surplus as regards policy holders		$3,984,213 60
Amount of capital stock paid up		3,000,000 00
Surplus over paid up capital		$984,213 60

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$2,731,538 17
Interest on bonds and mortgages	134,105 78
Interest and dividends from all other sources	210,608 47
Received during the year in cash	$3,076,252 42

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$1,524,583 06
Cash dividends paid	299,380 00
Commissions and brokerage	531,378 14
Salaries, fees and wages	252,477 90
State, national and local taxes	68,509 10
All other payments	208,123 60
Expenditures during the year in cash	$2,884,401 80

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$346,154,310	$3,638,243 00
Written or renewed during the year	350,717,945	2,972,922 06
Total	$696,872,255	$6,611,165 06
Deduct those expired and marked off as terminated	348,971,969	2,984,043 40
In force at the end of the year	$347,900,286	$3,627,121 66
Deduct amount re-insured	6,466,346	81,852 66
Net amount in force	$341,433,940	$3,545,269 00

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$204,174,619	$1,864,444 00
More than *one* and not more than *three* years to run	81,754,866	912,504 00
More than three years to run	55,504,455	768,321 00
Net amount in force December 31st, 1877	$341,433,940	$3,545,269 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$43,520,870 54
Total losses paid from organization to date	27,279,691 74
Total losses incurred during the year	1,536,902 26
Total cash dividends declared since the Company commenced business	4,315,000 00
Total dividends declared payable in stock from organization	1,000,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$16,824,344 00
Premiums received, fire	211,808 12
Losses paid, fire	47,258 27
Losses incurred, fire	55,921 09

HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business July 1, 1873; commenced business in Illinois August 17, 1874.]

WILLIAM ROBOTHAM, PRESIDENT. WILLIAM R. FREEMAN, SECRETARY.

R. W. HOSMER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$58,822 91
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		75,025 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $6,000 is in process of foreclosure)		29,700 00
Interest due and accrued on bond and mortgage loans		3,446 57
Total value of mortgaged premises	$276,510 00	
Market value of United States bonds owned by the Co.—par value	50,000 00	52,625 00
Market value of other stocks and bonds owned by the Company, viz:		31,332 00

	Par value.	Market value.
Citizens' Gas Light Co. bonds	$16,500 00	$17,490 00
Montclair Gas Light Co. bonds	8,500 00	9,010 00
Essex county bonds, 1889	2,000 00	2,240 00
Newark City bonds, 1836	1,000 00	1,110 00
National Bank stock, at 114	1,300 00	1,482 00
	$29,300 00	$31,332 00

Amount loaned on stocks and bonds as collateral		2,100 00
Market value of collaterals	$5,046 00	
Cash on hand and in bank		11,470 66
Interest due and accrued on stocks not included in market value		187 00
Gross premiums in due course of collection, not more than three months due		16,898 98
Aggregate amount of all available assets		$281,608 07

LIABILITIES.

Net amount of unpaid losses		$12,333 06
Unearned premiums, at 50 per cent. on fire risks under one year	$28,252 05	
Unearned prem's, *pro rata*, on fire risks running more than one year	4,181 34	
Unearned premiums, at 100 per cent. on marine risks	13,002 97	
Amount of unearned premiums on all outstanding risks		45,436 36
Due and accrued for salaries and other miscellaneous expenses		633 02
Due and to become due for borrowed money		20,000 00
All other demands against the Company		1,053 71
Gross liabilities except capital stock		$79,456 15
Surplus as regards policy holders		$202,151 92
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$2,151 92

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$62,485 56	
Net cash premiums received on marine and inland risks	66,624 72	$129,060 28
Interest on bonds and mortgages		6,503 58
Interest and dividends from all other sources		6,356 78
Received during the year in cash		$141,920 64

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$87,184 76	
Net amount paid for marine and inland losses	49,650 23	$86,834 99
Cash dividends paid		14,000 00
Commissions and brokerage		18,690 14
Salaries, fees and wages		8,750 00
State, national and local taxes		1,495 50
All other payments		11,825 61
Expenditures during the year in cash		$141,096 24

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,620,266	$60,344 57
Written or renewed during the year	8,759,146	80,263 62
Total	$14,379,412	$140,608 19
Deduct those expired and marked off as terminated	8,138,710	77,397 18
In force at the end of the year	$6,240,702	$63,211 01
Deduct amount re-insured	67,212	524 90
Net amount in force	$6,173,490	$62,686 11

RECAPITULATION:

In force having from date of policy not more than *one* year to run....	$5,575,068	$56,504 09
More than *one* and not more than *three* years to run.....	411,172	3,900 32
More than three years to run.....	187,250	2,281 70
Net amount in force December 31st, 1877.....	$6,173,490	$62,686 11

	Marine and Inland risks	Premiums.
In force on the 31st day of December of the preceding year.....	$148,345	$2,775 06
Written during the year.....	7,156,441	77,397 39
Total.....	$7,304,786	$80,172 45
Deduct those expired and marked off as terminated.....	6,500,497	66,781 65
In force December 31st, 1877.....	$804,289	$13,390 80

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$312,797 13
Total losses paid from organization to date.....	141,590 65
Total losses incurred during the year.....	93,622 41
Total cash dividends declared since the Company commenced business.....	62,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$342,006 67
Premiums received, fire.....	3,292 72
Losses paid, fire.....	48 00
Losses incurred, fire.....	3,002 00

HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Columbus, Ohio; commenced business January, 1864; commenced business in Illinois November 9, 1868.]

J. B. HALL, PRESIDENT. H. N. HENDERSON, SECRETARY.

GEO. C. CLARKE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$250,000 00
Capital stock paid up in cash.....	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....		$84,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		77,271 82
Loans upon bond and mortgage upon which more than one year's interest is due (of which $6,606 19 is in process of foreclosure).....		11,299 88
Interest due and accrued on bond and mortgage loans.....		12,104 81
Total value of mortgaged premises.....	$356,240 00	
Market value of United States bonds owned by the Company....Par value, $92,900 00		100,320 00
Market value of other stocks and bonds owned by the Company, viz.....		53,680 00

	Par value.	Market value.	
Columbus and Hocking Valley R. R. bonds	$20,500 00	$20,500 00	
Sciota Valley R. R. bonds	24,000 00	19,200 00	
Columbus City and Township bonds	13,480 00	13,980 00	
	$57,980 00	$53,680 00	
Amount loaned on stocks and bonds as collateral			10,498 66
Cash on hand and in bank			87.628 77
Interest due and accrued on stocks and bonds not included in market value			8,661 13
Interest due and accrued on collateral loans			838 87
Gross premiums in due course of collection not more than three months due			52,071 31
Bills receivable, taken for fire, marine and inland risks			12,356 26
All other property, viz: For re-insurance on losses paid			8,602 32
Total			$409,833 83
Less amount deposited in the State of Virginia pledged to secure liability of the Company in that State			25,000 00
Items not admitted as assets, viz: Personal property	$5,000		
Aggregate amount of all available assets			$384,833 83

LIABILITIES.

Net amount of unpaid losses		$18,500 00
Unearned premiums. at 50 per cent., on fire risks under one year	$65,961 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,284 95	
Total	$76.246 10	
Less the unearned premium on risks in Virginia	7,191 63	
Amount of unearned premiums on all outstanding risks		69,054 47
Gross liabilities, except capital stock		$87,554 47
Surplus as regards policy holders		$297,279 86
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$47,279 86

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$245,035 98
Interest on bonds and mortgages	20,702 19
Income from all other sources	839 11
Received during the year in cash	$266,577 28

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$164,577 82
Cash dividends paid		25,000 00
Commissions and brokerage		47,695 49
Salaries, fees and wages		21,962 25
State, national and local taxes		12,124 56
All other payments		22,797 65
Accounts charged to suspense	$32,400 61	
Expenditures during the year in cash		$294,157 77

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,943,005	$194,703 37
Written or renewed during the year	22,355,340	289,997 01
Total	$37,298,345	$484,700 38
Deduct those expired and marked off as terminated	23,117,586	330,681 88
In force at the end of the year	$14,180,759	$154,018 50
Deduct amount re-insured	197,450	1,526 30
Net amount in force	$13,983,309	$152,492 20

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$11,913,950	$131,922 30
More than *one* and not more than *three* years to run	1,693,145	15,820 70
More than three years to run	876,214	4,749 20
Net amount in force December 31st, 1877	$13,983,309	$152,492 20

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,797,010 39
Total losses paid from organization to date	2,694,038 10
Total losses incurred during the year	155,552 48
Total cash dividends declared since the Company commenced business	184,626 60

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,255,388 00
Premiums received, fire	17,793 69
Losses paid, fire	7,989 29
Losses incurred, fire	10,170 52

HOWARD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 19, 1825; commenced business in Illinois June 4, 1855.]

SAMUEL T. SKIDMORE, PRESIDENT. CHARLES A. HULL, SECRETARY.

A. C. DUCAT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$115,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			41,950 00
Interest accrued on bond and mortgage loans			450 91
Total value of mortgaged premises		$132,000 00	
Market value of United States bonds owned by the Company, par value	360,000 00		411,435 00
Market value of other stocks and bonds owned by the Company, viz:			138,386 00
	Par value.	Market value.	
New York City bonds	$35,000 00	$36,250 00	
Delaware and Hudson Canal Co. bonds	57,000 00	57,210 00	
Metropolitan National Bank stock	7,500 00	10,125 00	
Phenix National Bank stock	2,800 00	2,800 00	
American Exchange National Bank stock	16,000 00	16,960 00	
National Bank of Commerce stock	2,800 00	3,416 00	
New York Gas Light Company's stock	5,000 00	6,250 00	
Manhattan Gas Light Company stock	2,500 00	5,375 00	
	$128,600 00	$138,386 00	
Amount loaned on stocks and bonds as collateral			2,250 00
Market value of collaterals		$2,664 00	
Cash on hand and in bank			16,036 00
Interest due and accrued on stocks not included in market value			3,434 93
Interest due and accrued on collateral loans			74 00
Gross premiums in due course of collection not more than three months due			15,518 43
All other property, viz: Rents due and accrued			1,983 83
Items not admitted as assets: Balance due from agents and others		$1,235 00	
Aggregate amount of all available assets			$746,518 60

LIABILITIES.

Net amount of unpaid losses		$15,645 58
Unearned premiums, at 50 per cent., on fire risks under one year	$75,586 73	
Unearned premiums, *pro rata*, on fire risks running more than one year	24,214 26	
Amount of unearned premiums on all outstanding risks		99,800 99
All other demands against the Company, viz: Balance due to agents		5 68
Gross liabilities except capital stock		$115,452 20
Surplus as regards policy holders		$631,066 40
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$131,066 40

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$176,743 72	
Net cash premiums received on marine and inland risks	148 57	$176,892 29
Interest on bonds and mortgages		3,284 94
Interest and dividends from all other sources		31,280 93
Income from all other sources		2,800 00
Received during the year in cash		$214,808 16

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$76,417 42
Cash dividends paid	60,378 00
Commissions and brokerage	23,106 17
Salaries, fees and wages	36,245 48
State, national and local taxes	7,214 93
All other payments	27,013 51
Expenditures during the year in cash	$230,375 51

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$22,610,215	$175,611 16
Written or renewed during the year	26,695,789	192,802 08
Total	$49,306,004	$368,413 24
Deduct those expired and marked off as terminated	25,406,649	169,127 47
In force at the end of the year	$23,899 355	$199,285 77
Deduct amount re-insured	660,635	4,069 66
Net amount in force	$23,238 720	$195,216 11

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$19,630,290	$151,173 47
More than *one* and not more than *three* years to run	2,890,564	83,156 68
More than three years to run	717,866	10,885 96
Net amount in force December 31st, 1877	$23,238,720	$195,216 11

	Marine and Inland risks.	Premiums.
Written during the year	$28,893	$148 57
Deduct those expired and marked off as terminated	$28,893	$148 57

GENERAL INTERROGATORIES.

Total premiums received from March 14, 1836 to date	$6,225,228 00
Total losses paid from March 14, 1836 to date	4,248,118 00
Total losses incurred during the year	87,463 69
Total cash dividends declared since March 14, 1836	1,955,875 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	1,240,711 00
Premiums received, fire	10,540 72
Losses paid, fire	5,615 56
Losses incurred, fire	9,054 57

HUDSON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Jersey City, N. J.; commenced business as a Mutual Company, March 23, 1842; as a Joint Stock Company, April 13, 1870; commenced business in Illinois June 30, 1874.]

JAMES GOPSILL, PRESIDENT. JOHN F. JENNE, SECRETARY.

OAKLEY B. PELLETT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$15,336 68
Loans on bond and mortgage (first liens) upon which more than one year's interest is due			59,500 00
Interest due and accrued on bond and mortgage loans			4,094 41
Total value of mortgaged premises		$93,000 00	
Market value of stocks and bonds owned by the Company, viz:			95,423 75
	Par val.	Market val.	
Central Railroad Co., N. J., stock	$8,000 00	$1,120 00	
Delaware, Lackawana and Western R. R. Co., stock,	22,850 00	11,425 00	
Geman American Bank, N. Y., stock	5,000 00	3,500 00	
City Bank, Jersey City, stock	4,250 00	4,250 00	
First National Bank, Hackensack, N. Y., stock,	7,000 00	7,700 00	
Home Insurance Co., N. Y., stock	1,500 00	1,650 00	
Columbia Insurance Co., N. Y., stock	1,350 00	945 00	
Second National Bank, Jersey City, stock	4,000 00	5,200 00	
Jersey City water bonds	5,000 00	5,500 00	
Delaware and Hudson Canal Co. stock	15,000 00	7,500 00	
Butchers' and Drovers' Bank, stock	1,575 00	1,653 75	
Hudson County National Bank, Jersey City, stock	11,700 00	19,305 00	
First National Bank, Jersey City, stock	10,000 00	16,000 00	
First National Bank, Patterson, N. J. stock	5,000 00	6,000 00	
J. Dixon Cruicible Co., Jersey City, stock	3,500 00	3,675 00	
	$105,725 00	$95,423 75	
Amount loaned on stocks and bonds as collateral			56,056 38
Market value of collaterals		$64,790 00	
Cash on hand and in bank			15,002 99
Interest due and accrued on stocks not included in market value			1,699 75
Gross premiums in due course of collection not more than three months due			4,891 38
Bills receivable, taken for fire risks, not due			700 08
Bills receivable other than those taken for premiums			25,259 88
Items not admitted as assets: Amount due from agents		$6,336 21	
Aggregate amount of all available assets			$277,964 75

LIABILITIES.

Net amount of unpaid losses		$9,688 24
Unearned premiums, at 50 per cent., on fire risks under one year	$32,507 64	
Unearned premiums, *pro rata*, on fire risks running more than one year	34,126 61	
Amount of unearned premiums on all outstanding risks		66,634 25
Due and accrued for salaries and other miscellaneous expenses		300 00
All other demands against the Company		856 00
Gross liabilities, except capital stock		$77,478 49
Surplus as regards policy holders		$200,486 26
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$486 26

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$89,804 72
Interest on bonds and mortgages	4,235 00
Interest and dividends from all other sources	6,839 87
Received during the year in cash	$100,879 59

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$45,458 90
Cash dividends paid	10,000 00
Commissions and brokerge	15,635 61
Salaries, fees and wages	24,130 06
State, national and local taxes	3,464 07
All other payments	14,568 55
Expenditures during the year in cash	$113,252 19

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$17,686,920	$191,862 83
Written or renewed during the year	12,172,525	109,564 34
Total	$29,859,445	$301,427 17
Deduct those expired and marked of as terminated	15,271,045	163,738 29
In force at the end of the year	$14,588,400	$137,688 88
Deduct amount re-insured	259,058	2,630 53
Net amount in force	$14,329,342	$135,058 35

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,541,190	$66,392 75
More than *one* and not more *three* years to run	6,356,579	62,752 76
More than three years to run	690,631	8,543 38
Net amount in force December 31st, 1877	$14,588,400	$137,688 88

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$889,465 13
Total losses paid from organization to date	333,199 98
Total losses incurred during the year	45,453 90
Total cash dividends declared since the Company commenced business	67,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,262,710 67
Premiums received, fire	11,793 50
Losses paid, fire	8,534 73
Losses incurred, fire	8,534 73

HUMBOLDT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business May, 1870; commenced business in Illinois, Sept. 5, 1872.]

E. W. McCLAVE, PRESIDENT. GEORGE BROWN, SECRETARY.

S. M. MOORE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$46,913 04
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		139,097 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $13,335 is in process of foreclosure)		34,220 00
Interest due and accrued on bond and mortgage loans		9,146 53
Total value of mortgaged premises	$462,600	
Amount loaned on stocks and bonds as collateral		300 00
Market value of collaterals	$625	
Cash on hand and in bank		14,582 68
Interest due and accrued on collateral loans		21 00
Gross premiums in due course of collection not more than three months due		15,854 41
All other property, viz: Rents due and accrued		250 00
ITEMS NOT ADMITTED AS ASSETS:		
Office furniture and fixtures	$2,500	
Amount of premiums unpaid on policies over three months due	500	
Total	$3,000	
Aggregate amount of all available assets		$260,334 61

LIABILITIES.

Net amount of unpaid losses		$14,694 00
Unearned premiums, at 50 per cent. on fire risks under one year	$33,783 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,147 63	
Amount of unearned premiums on all outstanding risks		37,931 54
Due and to become due for borrowed money		7,000 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		500 00
Gross liabilities, except capital stock		$60,125 54
Surplus as regards policy holders		$200,209 07
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$209 07

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$88,982 76
Interest and dividends from all sources	10,328 56
Income from all other sources	229 70
Received during the year in cash	$99,540 98

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$93,672 19
Commissions and brokerage	18,182 64
Salaries, fees and wages	18,934 28
State, national and local taxes	3,142 19
Expenditures during the year in cash	$133,931 30

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,508,657	$130,905 53
Written or renewed during the year	7,934,407	113,525 01
Total	$16,443,064	$244,430 54
Deduct those expired and marked off as terminated	10,524,923	167,121 91
In force at the end of the year	$5,918,141	$77,308 63
Deduct amount re-insured	78,733	1,023 69
Net amount in force	$5,839,408	$76,284 94

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,231,428	$67,567 83
More than *one* and not more than *three* years to run	430,005	5,732 92
More than three years to run	177,975	2,984 19
Net amount in force December 31st, 1877	$5,839,408	$76,284 94

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$964,990 69
Total losses paid from organization to date	562,780 99
Total losses incurred during the year	92,847 10
Total cash dividends declared since the Company commenced business	87,671 67

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$567,614 34
Premiums received, fire	7,480 28
Losses paid, fire	3,751 91
Losses incurred, fire	4,951 00

INSURANCE COMPANY OF NORTH AMERICA.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; commenced business April 14, 1794; commenced business in Illinois June 5, 1863.]

ARTHUR G. COFFIN, PRESIDENT. MATHIAS MARIS, SECRETARY.

C. H. CASE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$2,000,000 00
Capital stock paid up in cash	2,000,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$100,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,609,210 00
Interest due and accrued on bond and mortgage loans		33,182 00
Total value of mortgaged premises	$3,236,800 00	
Market value of United States bonds owned by the Company, par value 1,000,000 00		1,055,454 00
Market value of other stocks and bonds owned by the Company, viz:		2,321,248 00

	Par val.	Market val.
State and City bonds	$1,375,400 00	$1,488,388 00
Bellefont Borough bonds	6,000 00	5,100 00
Pennsylvania Railroad Company's 1st Mort. bonds	50,000 00	52,250 00
Delaware Railroad Co's., 1st Mort. guaranteed bonds	25,000 00	25,750 00
Chesapeake and Delaware Canal Co's bonds	37,000 00	27,010 00
North Pennsylvania R. R. Co's. 6 per cent. bonds	30,000 00	31,650 00
North Pennsylvania R. R. Co's. 7 per cent. bonds	5,000 00	5,600 00
Delaware Division Canal Co's. 6 per cent. bonds	15,000 00	12,750 00
Delaware & Raritan Canal Co's and C. & A. R. R. and T. Co. bonds	11,000 00	11,440 00
Lehigh Coal and Navigation Company's bonds	14,000 00	9,800 00
Lehigh Valley R. R. Co's 1st Mort. 6 per cent. bonds	50,000 00	54,250 00
Lehigh Valley R. R. Company's bonds	25,000 00	28,250 00
Pennsylvania and New York Canal and R. R. Co's 7 per cent. bonds	30,000 00	33,300 00
American S. S. Co's bonds, guaranteed by P. R. R. Co	40,000 00	29,800 00
Philadelphia & Reading R. R. Co's 7 per cent. bonds	5,000 00	5,575 00
Philadelphia & Reading R. R. Co's 1st Mort. bonds	78,000 00	78,780 00
Pennsylvania R.R Co's consolidated 1st mort. bonds	100,000 00	92,000 00
Lehigh Valley R. R. Co's consolidated mort. bonds	50,000 00	47,250 00
United R. R Co's bonds N. J., guaranteed by Pennsylvania R. R. Company	42,000 00	42,840 00
Philadelphia & Reading R R. Co's 1st mort. bonds	50,000 00	51,250 00
The Wm. Cramp & Son's Dry Dock 7 per cent. bonds	29,000 00	29,000 00
Philadelphia, Wilmington & Baltimore R. R. Co's bonds	39,000 00	40,950 00
Wrecking Steamer North America	50,000 00	50,000 00
Philadelphia National Bank stock	10,000 00	16,700 00
Chesapeake & Delaware Canal Co's stock	11,400 00	4,560 00
Philadelphia, Germantown & Norristown R. R. Co's stock	15,000 00	28,800 00
Merchants' News Association, New York, stock	1,000 00	1,000 00
Mutual Insurance Company scrip	21,500 00	17,200 00
	$2,215,300 00	$2,321,248 00

Amount loaned on stocks and bonds as collateral		107,695 62
Market value of collaterals	$190,694 00	
Amount of all other loans made by the Company, viz: Loans secured by assignment of bond and mortgage valued at $80,000 00		30,048 31
Cash on hand and in bank		567,417 99
Interest due and accrued on stocks not included in market value		660 00
Interest due and accrued on collateral loans		1,020 00
Net premiums in due course of collection not more than three months due		333,698 90
Bills receivable, not matured, taken for fire, marine and inland risks		278,579 63
All other property, viz: Partial payments on marine losses, for which full reserve is made, including re-insurance claims thereon		23,520 25
Total		$6,461,729 70
Deduct amount deposited in Georgia, pledged to secure the liability of the Company in said State		25,000 00
Aggregate amount of all available assets		$6,436,729 70

LIABILITIES.

Net amount of unpaid losses		$300,000 00
Unearned premiums, at 50 per cent., on fire risks under one year	$492,871 98	
Unearned premiums, *pro rata*, on fire risks running more than one year	492,093 80	
Unearned premiums, at 50 per cent., on inland navigation risks	399,926 24	
Unearned premiums, at 100 per cent., on marine risks		
Total	$1,384,892 02	
Less the unearned premium on risks in the State of Georgia	6,312 82	
Amount of unearned premiums on all outstanding risks		1,378,579 20
Amount reclaimable on perpetual fire insurance policies		350,212 37
Gross liabilities except capital stock		$2,028,791 57
Surplus as regards policy holders		$4,407,938 13
Amount of capital stock paid up		2,000,000 00
Surplus over paid up capital		$2,407,938 13

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$1,303,696 78	
Net cash premiums received on marine and inland risks	1,798,428 40	$3,102,125 18
Notes received for unpaid premiums	266,474 08	
Interest on bonds and mortgages		78,473 76
Interest and dividends from all other sources		218,612 40
Income from all other sources		267 98
Deposit premium received on perpetual risks	$10,007 85	
Received during the year in cash		$3,399,479 32

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$703,793 16	
Net amount paid for marine and inland losses	1,595,460 93	$2,299,254 09
Cash dividends paid		400,000 00
Commissions and brokerage		389,759 12
Salaries, fees and wages		127,443 44
State, national and local taxes		87,370 27
All other payments		133,608 59
Deposit premiums returned on perpetual fire risks	$9,739 87	
Expenditures during the year in cash		$3,437,435 51

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$162,691,889	$2,445,996 58
Written or renewed during the year	120,958,591	1,433,926 92
Total	$283,650,480	$3,879,923 50
Deduct those expired and marked off as terminated	118,765,537	1,573,808 60
In force at the end of the year	$164,884,943	$2,306,114 90

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$82,409,266	$985,743 97
More than *one* and not more than *three* years	38,886,402	471,355 16
More than three years to run	30,665,470	480,371 17
Perpetual risks in force and interest premiums	12,923,805	368,644 60
Net amount in force December 31st, 1877	$164,884,943	$2,306,114 90

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$12,320,762	$422,553 65
Written during the year	202,029,445	2,136,583 62
Total	$214,350,207	$2,559,137 27
Deduct those expired and marked off as terminated	205,752,309	2,159,211 03
In force December 31st, 1877	$9,597,898	$399,926 24

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$71,000,000 00
Total losses paid from organization to date	48,568,356 24
Total losses incurred during the year	2,292,624 61
Total cash dividends declared since the Company commenced business	9,250,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$7,745,180 00
Premiums received, fire	100,852 69
Losses paid, fire	40,574 33
Losses incurred, fire	32,465 11

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; commenced business November 5, 1794 ; commenced business in Illinois December 4, 1874.]

HENRY D. SHERRERD, PRESIDENT. JOSEPH H. HOLLINSHEAD, SECRETARY.

WM. H. CUNNINGHAN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$200,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....			$16,495 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			160,850 00
Interest due and accrued on bond and mortgage loans.....			4,611 50
Total value of mortgaged premises.....		$313,500 00	
Market value of United States bonds owned by the Company...	Par value, 10,000 00		10,325 00
Market value of other stocks and bonds owned by the Company viz:.....			208,120 00
	Par value.	Market value.	
Philadelphia bank stock.....	$2,000 00	$3,360 00	
Union Insurance Company stock.....	200 00	200 00	
Susquehanna & York Road Turnpike Co. stock.....	500 00	125 00	
Easton & Wilkesbarre Road Turnpike Co. stock.....	250 00	100 00	
Philadelphia & Lancaster Turnpike Co. stock.....	200 00	200 00	
Pennsylvania Fire Insurance Company stock.....	3,000 00	4,650 00	
Lehigh Valley R. R. Company stock.....	14,200 00	11,360 00	
Philadelphia, Germantown & Norristown R. R. Company stock.....	6,800 00	13,328 00	
Philadelphia, Wilmington & Baltimore R. R. Co. stock.....	13,100 00	15,982 00	
Lehigh Coal & Navigation Company stock.....	17,500 00	6,475 00	
Philadelphia Southern Mail Steamship Co. stock.....	2,500 00	120 00	
Lehigh Coal & Navigation Company loan.....	10,000 00	10,300 00	
Chesapeake & Delaware Canal Company loan.....	5,000 00	3,650 00	
Schuylkill Navigation Company loan.....	3,000 00	1,920 00	
Pennsylvania R. R. Company loan.....	15,000 00	15,675 00	
Harrisburg, Portsmouth, Mount Joy & Lancaster R. R. Company loan.....	15,000 00	15,300 00	
Camden and Amboy R. R. and Delaware & Raritan Transportation Co. loan.....	5,000 00	5,425 00	
North Pennsylvania R. R. Company loan	10,000 00	10,500 00	
West Jersey R. R. Company loan.....	30,000 00	24,000 00	
City of Philadelphia 6 per cent. not taxable loan.....	30,000 00	33,600 00	
American Steamship Company of Philadelphia loan..	20,000 00	14,900 00	
The Railway Equipment Trust of Pennsylvania loan	7,000 00	6,650 00	
Delano Land Company loan.....	10,000 00	10,000 00	
Mutual Insurance Company scrip.....	600 00	300 00	
	$220,850 00	$208,120 00	
Amount loaned on stocks and bonds as collateral.....			70,000 00
Market value of collaterals.....		$96,212 00	
Cash on hand and in bank.....			97,875 22
Interest due and accrued on stocks not included in market value.....			2,606 00
Interest due and accrued on collateral loans.....			309 00
Gross premiums in due course of collection, not more than three months due.....			24,406 19
Bills receivable, taken for fire, marine and inland risks.....			11,317 75
All other property.....			1,600 00
Aggregate amount of all available assets.....			$608,507 26

LIABILITIES.

Net amount of unpaid losses		$27,216 00
Unearned premiums, at 50 per cent., on fire risks under one year	$58,569 39	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,185 83	
Unearned premiums, at 50 per cent, on inland navigation risks	} 28,537 23	
Unearned premiums, at 100 per cent. on marine risks	}	
Amount of unearned premiums on all outstanding risks		101,292 45
Amount reclaimable on perpetual fire insurance policies		80,193 78
Cash dividends unpaid		516 00
All other demands against the Company, viz: Commissions and charges due and to become due to agents and brokers, $1,409 52; book debts, $716 50		2,126 02
Gross liabilities, except capital stock		$211,344 25
Surplus as regards policy holders		$397,163 01
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$197,163 01

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$124,672 55	
Net cash premiums received on marine and inland risks	58,537 53	$183,210 08
Notes received for unpaid premiums	11,317 75	
Interest on bonds and mortgages		13,740 50
Interest and dividends from all other sources		17,162 17
Income from all other sources		1,897 62
Deposit premiums received on perpetual fire risks	$1,459 68	
Received during the year in cash		$216,010 67

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$64,460 27	
Net amount paid for marine and inland losses	79,802 03	$144,262 30
Cash dividends paid		24,228 00
Commissions and brokerage		18,888 38
Salaries, fees and wages		11,300 00
State, national and local taxes		3,854 11
All other payments		14,108 16
Deposit premiums returned on perpetual fire risks	$1,428 50	
Expenditures during the year in cash		$216,640 95

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$16,107,925	$163,783 72
Written or renewed during the year	15,862,264	140,518 93
Total	$31,970,189	$304,252 65
Deduct those expired and marked of as terminated	15,578,891	156,345 64
In force at the end of the year	$16,391,298	$147,907 01
Deduct amount re-insured	266,176	2,579 68
Net amount in force	$16,125.122	$145,327 33

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$14,132,348	$117,138 79
More than *one* and not more than *three* years to run	1,160,145	13,617 09
More than three years to run	832,629	14,571 45
Net amount in force December 31st, 1877	$16,125,122	$145,327 33

	Marine and Inland risks.	Premiums
In force on the 31st day of December of the preceding year	$2,472,337	$44,877 43
Written during the year	6,829,952	104,745 68
Total	$9,302,289	$149,123 11
Deduct those expired and marked off as terminated	6,975,838	117,990 79
In force December 31st, 1877	$2,326,451	$31,132 32

GENERAL INTERROGATORIES.

Total losses paid from organization to date	$12,832,342 00
Total losses incurred during the year	146,610 00
Total cash dividends declared since the Company commenced business	3,932,406 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,940,670 00
Premiums received, fire	19,287 28
Losses paid, fire	7,714 25
Losses incurred, fire	6,787 75

IRVING INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 30, 1872; commenced business in Illinois April 12, 1873.]

MARTIN K. CROWELL, PRESIDENT. JAMES M. WILSON, SECRETARY.

S. M. MOORE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$55,600 00
Interest due and accrued on bond and mortgage loans		324 84
Total value of mortgaged premises	$141,000 00	
Market value of United States bonds owned by the Company, par value	200,000 00	212,906 25
Amount loaned on stocks and bonds as collateral		6,000 00
Market value of collaterals	$10,000 00	
Cash on hand and in bank		2,017 20
Interest due and accrued on collateral loans		41 11
Gross premiums in due course of collection not more than three months due		5,938 43
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$369 11	
Aggregate amount of all available assets		$282,822 33

LIABILITIES.

Net amount of unpaid losses		$8,255 70
Unearned premiums, at 50 per cent., on fire risks under one year	$34,359 62	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,183 00	
Amount of unearned premiums on all outstanding risks		38,542 62
Due and accrued for salaries and other miscellaneous expenses		766 66
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		787 82
Gross liabilities, except capital stock		$48,352 80
Surplus as regards policy holders		$239,469 53
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$39,469 53

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$75,975 50
Interest on bonds and mortgages	4,277 74
Interest and dividends from all other sources	11,090 45
Received during the year in cash	$91,343 69

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$42,333 28
Cash dividends paid	26,000 00
Commissions and brokerage	10,495 68
Salaries, fees and wages	14,100 00
State, national and local taxes	661 49
All other payments	11,288 46
Expenditures during the year in cash	$104,878,91

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,313,201	$88,326 15
Written or renewed during the year	8,829,568	74,521 01
Total	$17,142,769	$162,847 16
Deduct those expired and marked of as terminated	9,154,720	85,482 61
In force at the end of the year	$7,988,049	$77,364 55
Deduct amount re-insured	70,635	628 65
Net amount in force	$7,917,414	$76,735 90

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$7,213,342	$68,719, 24
More than *one* and not more than *three* years to run	569,847	6,335 28
More than three years to run	134,225	1,681 48
Net amount in force December 31st, 1877	$7,917,414	$76,735 90

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$582,218 82
Total losses paid from organization to date	337,135 63
Total losses incurred during the year	73,971 11
Total cash dividends declared since the Company commenced business	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$390,778 08
Premiums received, fire	10,159 91
Losses paid, fire	6,013 17
Losses incurred, fire	5,013 17

JEFFERSON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Louis, Mo.; commenced business May 1, 1865; commenced business in Illinois February 8, 1876.]

HERMAN EISENHARDT, PRESIDENT. C. R. FRITSCH, SECRETARY.

HARRY H. BROWN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$25,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		87,900 00
Loans upon bond and mortgage upon which more than one year's interest is due		1,268 55
Interest due and accrued on bond and mortgage loans		1,142 25
Total value of mortgaged premises	$59,199 41	
Market value of stocks and bonds owned by the Company, viz:		$201,132 49

	Par value.	Market value.
Missouri State bonds	$140,000 00	$147,000 00
St. Louis County bonds	51,000 00	54,132 49
	$191,000 00	$201,132 49

Amount loaned on stocks and bonds as collateral		2,150 00
Market value of collaterals	$2,560 00	
Cash on hand and in bank		11,182 96
Interest due and accrued on stocks not included in market value		734 60
Gross premiums in due course of collection not more than three months due		3,696 80
Bills receivable, taken for fire, marine and inland risks		110 00
Aggregate amount of all available assets		$284,317 65

LIABILITIES.

Net amount of unpaid losses		$4,772 30
Unearned premiums, at 50 per cent., on fire risks under one year	$25,906 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,186 41	
Unearned premiums, at 50 per cent. on inland navigation risks	25 00	
Amount of unearned premiums on all outstanding risks		35,117 91
Due and accrued for salaries and other miscellaneous expenses		106 00
Due and to become due for borrowed money		10,335 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers $914 63; return premiums $733 54		1,648 17
Gross liabilities, except capital stock		$51,979 38
Surplus as regards policy holders		$232,338 27
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$32,338 27

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$66,722 28	
Net cash premiums received on marine and inland risks	2,623 35	$69,345 63
Notes received for unpaid premiums	110 00	
Interest on bonds and mortgages		8,622 22
Interest and dividends from all other sources		11,191 14
Income from all other sources		1,901 92
Received during the year in cash		$86,060 91

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$34,815 34	
Net amount paid for marine and inland losses	380 65	$35,195 99
Cash dividends paid		16,000 00
Commissions and brokerage		15,205 30
Salaries, fees and wages		4,010 02
State, national and local taxes		4,708 91
All other payments		4,455 09
Expenditures during the year in cash		$79,575 31

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,910,599 98	$66,747 75
Written or renewed during the year	6,188,431 96	74,974 03
Total	$11,099,031 89	$141,721 78
Deduct those expired and marked off as terminated	5,632,431 36	75,509 67
In force at the end of the year	$5,466,600 53	$66,212 11
Deduct amount re-insured	69,991 66	619 49
Net amount in force	$5,396,608 87	$65,592 62

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$4,420,228 87	$51,813 00
More than *one* and not more than *three* years to run.....	248,708 00	3,940 40
More than three years to run.....	727,672 00	9,839 22
Net amount in force December 31st, 1877.....	$5,396,608 87	$65,592 62

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	$7,500	$48 75
Written during the year.....	331,265	2,723 15
Total.....	$338,765	$2,766 90
Deduct those expired and marked off as terminated.....	333,765	2,716 90
In force December 31st, 1877.....	$5,000	$50 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$517,209 75
Total losses paid from organization to date.....	228,455 77
Total losses incurred during the year.....	35,970 84
Total cash dividends declared since the Company commenced business.....	89,046 87
Total dividends declared payable in stock from organization.....	42,960 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$560,271 00
Premiums received, fire.....	7,626 92
Losses paid, fire.....	1,194 63
Losses incurred, fire.....	2,194 63

KENTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Covington, Ky.; commenced business April, 1867; commenced business in Illinois May 4, 1875.]

V. SHINKLE, PRESIDENT. GEO. COKER, SECRETARY.

E. RYAN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$200,000 00
Capital stock paid up in cash.....	150,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....		$8,875 42
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		51,092 42
Interest due and accrued on bond and mortgage loans.....		5,747 57
Total value of mortgaged premises.....	$125,100	
Market value of United States bonds owned by the Company, par val ..	39,350	42,458 00
Market value of other stocks and bonds owned by the Company, viz:.....		98,025 63

	Par val.	Market val.
Covington City Waterworks Bonds.....	$28,000 00	$29,960 00
Covington City Bonds.....	47,000 00	50,750 00
Covington and Cincinnati Bridge Bonds.....	14,000 00	14,000 00
Stock of the Blick and Phillips Coal Co.....	5,000 00	3,315 63
	$94,000 00	$98,025 63

Amount loaned on stocks and bonds as collateral		10,100 00
Market value of collaterals	$17,900	
Cash on hand and in bank		8,777 65
Interest due and accrued on bonds not included in market value		2,077 00
Interest due and accrued on collateral loans		370 83
Gross premiums in due course of collection not more than three months due		10,925 95
Bills receivable, not matured, taken for fire, marine and inland risks		7,726 28
All other property, viz: Rents due and accrued, $389 85; due from other companies for re-insurance, $930 44		1,320 29
Items not admitted as assets; Office furniture, safe, etc	$1,500	
Aggregate amount of all available assets		$247,497 04

LIABILITIES.

Net amount of unpaid losses		$15,159 09
Unearned premiums, at 50 per cent., on fire risks under one year	$32,220 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	11,431 40	
Unearned premiums, at 50 per cent., on inland navigation risks	7,853 00	
Amount of unearned premiums on all outstanding risks		51,504 90
Cash dividends unpaid		89 25
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $560; sundry ledger account $1,250 81		1,810 81
Gross liabilities, except capital stock		$68,564 05
Surplus as regards policy holders		$178,982 99
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$28,982 99

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$87,633 61	
Net cash premiums received on marine and inland risks	21,428 93	$109,062 54
Notes received for unpaid premiums	6,589 38	
Interest on bonds and mortgages		9,812 02
Interest and dividends from all other sources		8,306 41
Income from all other sources		2,057 78
Received during the year in cash		$124,238 75

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$53,133 28	
Net amount paid for marine and inland losses	9,789 43	$62,922 66
Cash dividends paid		21,070 00
Commissions and brokerage		19,452 24
Salaries, fees and wages		6,020 01
State, national and local taxes		2,633 13
All other payments		10,924 90
Expenditures during the year in cash		$123,022 94

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,979,052	$85,805 86
Written or renewed during the year	7,792 259	106,547 15
Total	$13,761,311	$192,353 01
Deduct those expired and marked off as terminated	7,305,875	99,824 01
In force at the end of the year	$6,455,436	$92,529 00
Deduct amount re-insured	567,421	7,879 00
Net amount in force	$5,888 015	$84,650 00

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$4,429,958	$64,441 00
More than *one* and not more than *three* years to run	1,099,207	14,720 00
More than three years to run	358,850	5,489 00
Net amount in force December 31st, 1877	$5,888,015	$84,650 00

	Marine and Inland risks.	Premiums
In force on the 31st day of December of the preceding year	$134,272	$14,065 16
Written during the year	846,275	19,769 69
Total	$980,547	$33,834 85
Deduct those expired and marked off as terminated	868,142	17,500 85
In force at the end of the year	$112,405	$16,334 00
Deduct amount re-insured	6,833	628 00
Net amount in force	$105,372	$15,706 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$805,505 00
Total losses paid from organization to date	351,774 00
Total losses incurred during the year	66,340 00
Total cash dividends declared since the Company commenced business	98,852 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$447,566 00
Premiums received, fire	8,070 34
Losses paid, fire	4,241 00
Losses incurred, fire	4,566 13

KINGS COUNTY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, N. Y.; commenced business October 18, 1858; commenced business in Illinois October 16, 1876.]

E. T. BACKHOUSE, PRESIDENT. HENRY POPE, SECRETARY.

ROBERT A. WALLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$95,780 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			76,322 00
Loans upon bond and mortgage upon which more than one year's interest is due			2,000 00
Interest due and accrued on bond and mortgage loans			1,521 11
Total value of mortgaged premises		$204,000	
Market value of United States bonds owned by the Company, par value		135,000	143,335 00
Market value of other stocks and bonds owned by the Company, viz			26,410 00
	Par val.	Market val.	
200 shares N. Y. Central & Hudson River R. R. stock	$20,000 00	$21,400 00	
167 shares Manufacturer's National Bank of Brooklyn stock	5,010 00	5,010 00	
	$25,010 00	$26,410 00	

Amount loaned on stocks and bonds as collateral		14,100 00
Market value of collaterals	$20,628 50	
Cash on hand and in bank		17,247 97
Interest due and accrued on stocks not included in market value		3,990 41
Interest due and accrued on collateral loans		956 00
Gross premiums in due course of collection, not more than three months due		7,167 88
All other property : Rents		833 33
Aggregate amount of all available assets		$389,613 70

LIABILITIES.

Net amount of unpaid losses		$6,300 00
Unearned premiums, at 50 per cent., on fire risks under one year	$36,756 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	606 55	
Amount of unearned premiums on all outstanding risks		37,363 52
Due and accrued for salaries and other miscellaneous expenses		650 00
All other demands against the Company, viz : Commissions and other charges due and to become due to agents and brokers		800 00
Gross liabilities, except capital stock		$44,613 52
Surplus as regards policy holders		$345,000 18
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$195,000 18

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$80,715 06
Interest on bonds and mortgages	5,250 90
Interest and dividends from all other sources	8,026 11
Income from all other sources	5,155 00
Received during the year in cash	$99,147 07

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$48,138 89
Cash dividends paid	30,000 00
Commissions and brokerage	4,226 88
Salaries, fees and wages	17,700 00
State, national and local taxes	1,721 80
All other payments	7,970 35
Expenditures during the year in cash	$109,757 92

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$14,226,727	$100,854 34
Written or renewed during the year	13,664,676	87,209 00
Total	$27,891,403	$188,063 34
Deduct those expired and marked off as terminated	14,669,208	112,024 74
In force at the end of the year	$13,222,195	$75,938 60
Deduct amount re-insured	205,479	1,104 22
Net amount in force	$13,016,716	$74,834 38

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$12,915,616	$73,513 94
More than *one* and not more than *three* years to run	75,100	930 44
More than three years to run	26,000	390 00
Net amount in force December 31st, 1877	$13,016,716	$74,834 38

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,237,296 00
Total losses paid from organization to date	591,204 00
Total losses incurred during the year	42,438 00
Total cash dividends declared since the Company commenced business	282,263 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,009,195 00
Premiums received, fire	11,723 36
Losses paid, fire	3,595 87
Losses incurred, fire	3,595 87

LAFAYETTE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, N. Y.; commenced business December 24, 1856; commenced business in Illinois July 21, 1877.]

HERBERT GIVOUX, PRESIDENT. GEO. W. HUNT, SECRETARY.

DAN. M. BOWMAR, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$102,850 00
Interest due and accrued on bond and mortgage loans		1,215 37
Total value of mortgaged premises	$191,700 00	
Market value of United States bonds owned by the Company, par value... 210 000 00		225,100 00
Amount loaned on stocks and bonds as collateral		11,850 00
Market value of collaterals	$14,831 00	
Cash on hand and in bank		12,029 10
Interest due and accrued on collateral loans		66 20
Gross premiums in due course of collection, not more than three months due		9,484 96
All other property, viz: Rents due and accrued		409 00
Aggregate amount of all available assets		$362,504 68

LIABILITIES.

Net amount of unpaid losses		$6,190 00
Unearned premiums, at 50 per cent., on fire risks under one year	$52,300 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	899 82	
	$53,200 38	
Deduct amount re-insured	361 18	
Amount of unearned premiums on all outstanding risks		52,839 20
Due and accrued for rents		1,000 00
All other demands against the Company		1,422 74
Gross liabilities, except capital stock		$61,451 94
Surplus as regards policy holders		$301,052 69
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$151,052 69

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$109,674 99
Interest on bonds and mortgages	6,648 81
Interest and dividends from all other sources	14,915 06
Income from all other sources	2,566 57
Received during the year in cash	$133,805 43

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$67,261 37
Cash dividends paid	30,000 00
Commissions and brokerage	16,438 91
Salaries, fees and wages	15,879 72
All other payments	11,705 67
Expenditures during the year in cash	$141,285 67

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$12,320,576 68	$119,153 26
Written or renewed during the year	12,485,233 04	110,202 58
Total	$24,805,809 72	$229,355 84
Deduct those expired and marked off as terminated	13,361,435 40	122,790 66
In force at the end of the year	$11,444,374 32	$106,565 18
Deduct amount re-insured	46,425 00	361 18
Net amount in force	$11,397,949 32	$106,204 00

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$11,295,574 32	$104,601 18
More than *one* and not more than *three* years to run	125,800 00	1,569 17
More than three years to run	23,000 00	394 88
Net amount in force December 31st, 1877	$11,444,374 32	$106,565 18

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,993,344 27
Total losses paid from organization to date	1,081,389 46
Total losses incurred during the year	60,122 79
Total cash dividends declared since the Company commenced business	240,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$619,787 00
Premiums received, fire	6,404 62
Losses paid, fire	3,961 55
Losses incurred, fire	3,972 97

LAMAR INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 3, 1872; commenced business in Illinois May 10, 1872.]

ISAAC N. ST. JOHN, PRESIDENT. W. R. McDIARMEID, SECRETARY.

L. H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200.000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$77,400 00
Total value of mortgaged premises	$ 167,000 00	
Market value of United States bonds owned by the Company, par value	$255,000	268,700 00
Market value of other stocks and bonds owned by the Company, viz: National Bank stock, par value	15,200 00	15,120 00
Amount loaned on stocks and bonds as collateral		9,300 00
Market value of collaterals	$11,745 00	
Cash on hand and in bank		16,560 07
Gross premiums in due course of collection not more than three months due		10,390 06
Bills receivable, taken for fire, marine and inland risks		835 00
Aggregate amount of all available assets		$398,305 18

LIABILITIES.

Net amount of unpaid losses		$4,900 00
Unearned premiums, at 50 per cent., on fire risks under one year	$59,157 66	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,950 26	
Unearned premiums, at 50 per cent., on inland navigation risks	324 76	
Amount of unearned premiums on all outstanding risks		65,432 66
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $744,42; return premiums, $308 91		1,053 33
Gross liabilities except capital stock		$71,386 01
Surplus as regards policy holders		$326,919 12
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$126,919 12

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$129,833 12	
Net cash premiums received on inland risks	38,478 64	$168,311 76
Notes received for unpaid premiums	835 00	
Interest on bonds and mortgages		4,508 82
Interest and dividends from all other sources		17,579 53
Received during the year in cash		$190,400 11

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$89,512 47	
Net amount paid for inland losses	17,877 64	$107,390 11
Cash dividends paid		20,000 00
Commissions and brokerage		18,752 12
Salaries, fees and wages		18,341 67
State, national and local taxes		1,933 18
All other payments		17,036 49
Expenditures during the year in cash		$183,453 57

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,952,068	$130,408 67
Written or renewed during the year	14,627,772	141,231 22
Total	$26,579,840	$271,639 89
Deduct those expired and marked off as terminated	14,701,290	141,228 50
In force at the end of the year	$11,878,550	$130,411 39
Deduct amount re-insured	49,700	173 48
Net amount in force	$11,828,850	$130,237 91

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,768,112	$118,315 32
More than *one*, and not more than *three* years to run	806,901	8,330 82
More than three years to run	253,837	3,591 77
Net amount in force December 31st, 1877	$11,828,850	$130,237 91

	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$215,100	$2,044 58
Written during the year	10,356 347	44,883 50
Total	$10,571 447	$46,928 08
Deduct those expired and marked off as terminated	10,525,847	46,278 56
In force December 31st, 1877	$45,600	$649,52

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,078,542 22
Total losses paid from organization to date	577,826 92
Total losses incurred during the year	100,474 66
Total cash dividends declared since the Company commenced business	80,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$730,729 00
Premiums received, fire	8,486 71
Losses paid, fire	6,312 95
Losses incurred, fire	6,295 45

LANCASTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Lancaster, Penn.; commenced business March 9, 1868; commenced business in Illinois January 31, 1873.]

THOMAS E. FRANKLIN, PRESIDENT. BENJAMIN F. SHENK, SECRETARY.

E. E. RYAN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$25,800 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		71,122 50
Loans upon bond and mortgage upon which more than one year's interest is due (of $5,700 00 is in process of foreclosure)		28,132 01
Interest due on bond and mortgage loans		5,295 80
Total value of mortgaged premises	$353,050 00	
Market value of United States bonds owned by the Company, par value	4,000 00	4,265 00
Market value of other stocks and bonds owned by the Company, viz:		88,046 25

	Par value.	Market val.
Delaware State bonds	$7,000 00	$7,000 00
Missouri State bonds	6,000 00	6,270 00
Erie City bonds—Consolidated water loan	12,500 00	12,500 00
Lancaster City bonds	2,000 00	2,100 00
Union Pacific R. R. 1st Mortgage bonds	10,000 00	10,450 00
Lehigh Valley R. R. bonds	5,000 00	5,425 00
Camden & Amboy R. R. bonds	4,000 00	4,360 00
Connecting Railway bonds	1,000 00	1.050 00
Pennsylvania General Mortgage bonds	15,000 00	15,881 25
Pennsylvania Canal bonds	10,000 00	6,150 00
Schuylkill Navigation bonds	3,000 00	1,500 00
Lancaster City Hotel 1st Mortgage bonds	5,000 00	3,000 00
Farmer's National Bank stock	6,000 00	10,080 00
Columbia National Bank stock	1,900 00	2,280 00
	$88,400 00	$88,046 25

Amount loaned on stocks and bonds as collateral		47,125 00
Market value of collaterals	$61,877 56	
Amount of all other loans made by the Company, viz: On 1st Mortgage Hypothecated $4,000 00, amount loaned thereon		8,250 00
Cash on hand and in bank		28,377 63
Interest due and accrued on stocks not included in market value		300 00
Interest due and accrued on collateral loans		2,449 66
Gross premiums in due course of collection, not more than three months due		10,719 48
Bills receivable, taken for fire, marine and inland risks		75 00
All other property, viz: Rents due and accrued		146 25
ITEMS NOT ADMITTED AS ASSETS:		
Due from Pennsylvania Fire Insurance Co. for losses already paid	$600 58	
Judgment award against Williamsport Fire Insurance Company	6,283 35	
Total	$6,883 93	
Aggregate amount of all available assets		$315,104 58

LIABILITIES.

Net amount of unpaid losses		$24,882 50
Unearned premiums, at 50 per cent., on fire risks under one year	$17,326 57	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,944 47	
Amount of unearned premiums on all outstanding risks		23,271 04
Amount reclaimable on perpetual fire insurance polices		4,565 86
Cash dividends unpaid		45 00
Due and accrued for salaries and other miscellaneous expenses		504 15
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		3,825 88
Gross liabilities, except capital stock		$57,094 43
Surplus as regards policy holders		$258,010 15
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$58,010 15

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$130,501 99
Interest on bonds and mortgages		4,845 20
Interest and dividends from all other sources		5,921 53
Income from all other sources		2,281 73
Deposit premium received on perpetual fire risks	$154 80	
Received during the year in cash		$143,550 45

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$87,537 39
Cash dividends paid		11,052 00
Commissions and brokerage		27,307 54
Salaries, fees and wages		5,099 78
State, national and local taxes		4,743 85
All other payments		5,730 06
Deposit premiums returned on perpetual fire risks	$491 37	
Expenditures during the year in cash		$141,470 12

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,248,480	$84,263 78
Written or renewed during the year	10,283,456	128,856 39
Total	$15,531,936	$213,120 17
Deduct those expired and marked off as terminated	11,437,068	160,219 85
In force at the end of the year	$4,094,868	$52,900 32
Deduct amount re-insured	18,225	312 29
Net amount in force	$4,076,643	$52,588 03

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$3,065,478	$34,653 14
More than *one* and not more than *three* years to run	542,231	7,304 75
More than three years to run	310,540	5,556 96
Perpetual risks in force and interest premiums	158,394	5,073 18
Net amount in force December 31st, 1877.	$4,076,643	$52,588 03

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,495,399 00
Total losses paid from organization to date	1,019,227 24
Total losses incurred during the year	94,619 07
Total cash dividends declared since the Company commenced business	72,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,162,486 00
Premiums received, fire	18,018 06
Losses paid, fire	7,660 24
Losses incurred, fire	7,800 24

LENOX FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 21, 1858; commenced business in Illinois September 4, 1877.]

GEORGE A. JARVIS, PRESIDENT. ARTHUR H. WALTON, SECRETARY.

F. A. MITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$16,500 00
Interest due and accrued on bond and mortgage loans			507 50
Total value of mortgaged premises		$39,000	
Market value of United States bonds owned by the Company; par value		$150,000	155,700 00
Market value of other stocks and bonds owned by the Company, viz:			28,203 53
	Par value.	Market value.	
Kings County Bonds	$13,000 00	$13,303 53	
Lake Shore and Michigan Southern R. R. Bonds	10,000 00	10,900 00	
Soldiers Substitute and Relief Redemption Bonds	4,000 00	4,000 00	
	$27,000 00	$28,203 53	
Amount loaned on stocks and bonds as collateral			24,500 00
Market value of collaterals		$42,902	
Cash on hand and in bank			4,075 95
Interest due and accrued on stocks not included in market value			112 66
Interest due and accrued on collateral loans			217 10
Gross premiums in due course of collection, not more than three months due			5,238 99
Aggregate amount of all available assets			$235,055 73

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year	$22,985 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,036 05	
Amount of unearned premiums on all outstanding risks		$26,021 22
Due and accrued for salaries and other miscellaneous expenses		1,100 00
Gross liabilities, except capital stock		$27,121 22
Surplus as regards policy holders		$207,934 51
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$57,934 51

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$48,161 12
Interest on bonds and mortgages	1,067 50
Interest and dividends from all other sources	12,923 80
Received during the year in cash	$62,152 42

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$20,281 63
Cash dividends paid	15,000 00
Commissions and brokerage	4,099 08
Salaries, fees and wages	13,049 88
State, national and local taxes	648 32
All other payments, viz: Rent, fire patrol, stationery, etc	9,396 74
Expenditures during the year in cash	$62,475 60

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,263,722 02	$47,880 28
Written or renewed during the year	8,517,038 00	51,055 33
Total	$15,780,760 02	$98,935 61
Deduct those expired and marked off as terminated	7,837,386 14	46,428 05
In force at the end of the year	$7,943,373 88	$52,507 56
Deduct amount re-insured	179,392 00	1,041 72
Net amount in force	$7,763,981 88	$51,465 84

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,223,394 38	$45,970 35
More than *one* and not more than *three* years to run	360,462 50	3,342 94
More than three years to run	180,125 00	2,152 55
Net amount in force December 31st, 1877	$7,763,981 88	$51,465 84

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,405,564 85
Total losses paid from organization to date	737,600 36
Total losses incurred during the year	20,163 57
Total cash dividends declared since the Company commenced business	298,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$290,973 33
Premiums received, fire	2,578 97
Losses paid, fire	3,374 67
Losses incurred, fire	3,874 67

LORILLARD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business January, 1872; commenced business in Illinois November 23, 1876.]

CARLYLE NORWOOD, PRESIDENT. **JOHN C. MILLS, SECRETARY.**

FREDERICK S. JAMES, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized		$300,000 00
Capital stock paid up in cash		300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$78,600 00
Interest due and accrued on bond and mortgage loans		2,292 00
Total value of mortgaged premises	$165,000 00	
Market value of United States bonds owned by the Company; par value	206,500 00	220,591 25
Market value of other stocks and bonds owned by the Company, viz:		
Lake Shore and Michigan Southern Railroad bonds, par value	$26,000 00	28,675 00
Amount loaned on stocks and bonds as collateral		77,200 00
Market value of collaterals	$103,380 00	
Cash on hand and in bank		23,732 49
Interest due and accrued on collateral loans		2,851 55
Gross premiums in due course of collection not more than three months due		12,356 50
Aggregate amount of all available assets		$441,298 79

LIABILITIES.

Net amount of unpaid losses		$5,260 00
Unearned premiums, at 50 per cent., on fire risks under one year	$36,738 36	
Unearned premiums, *pro rata*, on fire risks running more than one year	16,848 70	
Amount of unearned premiums on all outstanding risks		53,587 06
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $1,886 60; return premiums, $81 61		1,968 21
Gross liabilities, except capital stock		$60,815 27
Surplus as regards policy holders		$380,483 52
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$80,483 52

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$114,603 38
Interest on bonds and mortgages	4,037 82
Interest and dividends from all other sources	19,223 07
Received during the year in cash	$137,864 27

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$53,525 54
Cash dividends paid	30,000 00
Commissions and brokerage	17,589 46
Salaries, fees and wages	20,830 00
State, national and local taxes	8,361 07
All other payments	14,719 99
Expenditures during the year in cash	$145,026 06

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$13,275,537	$111,625 52
Written or renewed during the year	20,581,328	131,384 77
Total	$33,856,865	$243,010 29
Deduct those expired and marked off as terminated	17,706,866	121,507 84
In force at the end of the year	$16,149,999	$121,502 45
Deduct amount re-insured	2,113,386	15,664 66
Net amount in force	$14,036,613	$105,837 79

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$11,800,809	$73,476 72
More than *one* and not more than *three* years to run	1,725,044	20,223 94
More than three years to run	1,010,760	13,222 47
Net amount in force December 31st, 1877	$14,036,613	$106,923 13

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,062,883 00
Total losses paid from organization to date	451,595 00
Total losses incurred during the year	54,750 00
Total cash dividends declared since the Company commenced business	141,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,451,385 00
Premiums received, fire	9,971 01
Losses paid, fire	3,367 55
Losses incurred, fire	9,971 01

LYNCHBURG FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Lynchburg, Va.; commenced business October, 1870; commenced business in Illinois February 26, 1876.]

J. F. SLAUGHTER, PRESIDENT. R. W. BRODNAX, SECRETARY.

GEORGE P. TREADWAY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$350,000 00
Capital stock paid up in cash	175,247 00
Stock notes or other obligations held for subscribed capital	174,753 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$1,800 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		8,975 00
Loans upon bond and mortgage upon which more than one year's interest is due..		4,601 99
Total value of mortgaged premises	$19,000 00	
Market value of United States bonds owned by the Company	par value 15,000 00	17,900 00
Market value of other stocks and bonds owned by the Company, viz:		102,940 00

	Par value.	Market value.	
Lynchburg, Va., City 8 per cent, bonds	$10,000 00	$10,500 00	
" " " 6 " "	7,400 00	7,030 00	
Virginia State 6 " "	5,000 00	3,400 00	
Danville, Va., 6 " "	20,000 00	15,000 00	
South Side Railroad 6 " " guaranteed	5,000 00	3,750 00	
Virginia and Tenn. R. R. 2d mort. 6 per cent. bonds	15,000 00	13,500 00	
Philadelphia City 6 per cent. bonds	5,000 00	5,400 00	
Missouri State 6 " "	10,000 00	10,300 00	
Va. Military Institute mort. bonds	10,000 00	9,000 00	
Peoples' Savings Bank, Lynchburg, stock	5,500 00	5,610 00	
Bank of Va., Big Lick stock	1,250 00	1,250 00	
Old Dominion S. S. Co. stock	5,000 00	5,000 00	
First National Bank, Lynchburg, stock	12,000 00	13,200 00	
	$111,150 00	$102,940 00	
Cash on hand and in bank			22,725 85
Gross premiums in due course of collection not more than three months due			4,784 22
Bills receivable, taken for fire, marine and inland risks			6,775 05
Bills receivable other than those taken for premiums			144,191 60
Total			$309,693 71
Less amount deposited in the States of Maryland and North Carolina, pledged to secure the liability of the Company in said States			25,900 00

ITEMS NOT ADMITTED AS ASSETS:

Lynchburg Fire Ins. Co. stock.....Par value, $9,550.....Market value,	$7,640 00	
Amount of premiums unpaid on policies which have been issued more than three months	869 09	
Office furniture and safe	999 20	
	$9,508 29	
Aggregate amount of all available assets		$283,793 71

LIABILITIES.

Net amount of unpaid losses	$7,753 36	
Less unpaid losses in North Carolina	1,036 88	$6,716 48
Unearned premiums, at 50 per cent., on fire risks under one year	14,499 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	22,512 73	
Total	$37,012 65	
Less the unearned premiums on risks in Maryland and N. Carolina	6,997 16	
Amount of unearned premiums on all outstanding risks		30,015 49
Cash dividends unpaid		555 25
Due and to become due for borrowed money to depositors		81,886 67
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		800 00
Gross liabilities, except capital stock		$119,973 89
Surplus as regards policy holders		$163,819 82
Amount of capital stock paid up	$175,247 00	
Amount of available assets	163,819 82	
Impairment of capital	$11,427 18	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$61,644 27
Notes received for unpaid premiums	$6,362 92	
Interest and dividends from all sources		18,103 82
Received during the year in cash		$79,747 59

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$26,772 65
Cash dividends paid	7,974 50
Commissions and brokerage	11,405 60
Salaries, fees and wages	6,035 00
State, national and local taxes	8,305 99
All other payments	6,058 08
Expenditures during the year in cash	$61,551 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,650 384	$63,251 78
Written or renewed during the year	5,558,478	74,069 43
Total	$10,208,862	$137,321 16
Deduct those expired and marked off as terminated	5,066,683	73,950 34
In force at the end of the year	$5,142,179	$63,370 82
Deduct amount re-insured	42,965	671 09
Net amount in force	$5,099,214	$62,699 78

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$3,710,033	$28,999 84
More than *one* and not more than *three* years to run	362,271	6,166 45
More than three years to run	1,026,910	27,533 44
Net amount in force December 31st, 1877	$5,099,214	$62,699 73

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$307,940 04
Total losses paid from organization to date	164,818 84
Total losses incurred during the year	28,578 17
Total cash dividends declared since the Company commenced business	21,000 00
Total dividends declared payable in stock from organization	105,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$447,345 31
Premiums received, fire	6,932 13
Losses paid, fire	4,051 91
Losses incurred, fire	4,690 74

MANUFACTURERS FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business January 9, 1873; commenced business in Illinois February 11, 1873.]

SAMUEL GOULD, PRESIDENT. JAMES J. GOODRICH, SECRETARY.

GEORGE C. CLARKE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered	$80,600 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	79,400 00
Loans upon bond and mortgage upon which more than one year's interest is due	3,000 00
Interest due and accrued on bond and mortgage loans	2,786 75

Total value of mortgaged premises		$133,000	
Market value of stocks and bonds owned by the Company, viz:			319,200 00
	Par val.	Market val.	
National Bank stock	$110,000 00	$132,230 00	
Boston and Lowell R. R. bonds	100,000 00	107,500 00	
Cheshire R. R. bonds	52,000 00	50,570 00	
Middlesex R. R. bonds	25,000 00	27,000 00	
Somerville R. R. stock	2,000 00	1,900 00	
	$289,000 00	$319,200 00	
Amount loaned on stocks and bonds as collateral			255,287 00
Market value of collaterals		$361,017 00	
Cash on hand and in bank			311,075 14
Interest due and accrued on stocks not included in market value			4,766 69
Interest due and accrued on collateral loans			1,555 03
Gross premiums in due course of collection not more than three months due			22,739 92
Bills receivable, not matured, taken for fire, marine and inland risks			67,619 55
All other property, viz: Salvage on losses already paid, $10,000 00; rents due and accrued, $1,650 00			11,650 00
Aggegrate amount of all available assets			$1,159,090 08

LIABILITIES.

Net amount of unpaid losses		$ 57,000 00
Unearned premiums, at 50 per cent., on fire risks under one year	$109,418 16	
Unearned premiums, *pro rata*, on fire risks running more than one year	54,814 64	
Unearned premiums, at 100 per cent., on marine risks	178,822 22	
Amount of unearned premiums on all outstanding risks		342,555 02
Unused balances of bills and notes taken in advance for premiums on open policies, returnable on settlement		3,865 00
Cash dividends unpaid		550 00
Due and accrued for salaries and other miscellaneous expenses		875 00
Gross liabilities, except capital stock		$404,845 02
Surplus as regards policy holders		$754,185 06
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$254,185 06

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$237,091 65	
Net cash premiums received on inland risks	140,167 69	$377,259 34
Interest on bonds and mortgages		4,109 25
Interest and dividends from all sources		43,189 48
Income from all other sources, viz: Rents		6,775 90
Received during the year in cash		$431,333 97

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$161,826 67	
Net amount paid for marine and inland losses	178,975 09	$340,801 76
Cash dividends paid		49,450 00
Commissions and brokerage		10,022 88
Salaries, fees and wages		41,901 03
State, national and local taxes		11,489 08
All other payments		30,427 03
Expenditures during the year in cash		$483,491 28

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$30,579,097	$341,437 82
Written or renewed during the year	32,701,879	272,022 55
Total	$63,280,976	$613,460 37
Deduct those expired and marked off as terminated	27,867,341	268,024 84
In force at the end of the year	$35,413,635	$345,435 53
Deduct amount re-insured	311,345	1,968 54
Net amount in force	$35,102,290	$343,466 99

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$24,774,509	$218,886 82
More than *one* and not more than *three* years to run	2,242,241	26,776 23
More than three years to run	8,085,540	97,854 44
Net amount in force December 31st, 1877	$35,102,290	$343,466 99

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$3,678,829	$181,843 06
Written during the year	13,427,259	153,953 48
Total	$17,106,088	$335,796 54
Deduct those expired and marked off as terminated	11,677,768	156,175 79
In force at the end of the year	$5,428,320	$179,620 75
Deduct amount re-insured	35,814	798 53
Net amount in force December 31, 1877	$5,392,506	$178,822 22

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,615,324 45
Total losses paid from organization to date	1,328,511 84
Total losses incurred during the year	808,601 76
Total cash dividends declared since the Company commenced business	175,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,580,585 00
Premiums received, fire	25,419 89
Losses paid, fire	16,427 58
Losses incurred, fire	16,427 58

MANUFACTURERS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business August 1, 1873; commenced business in Illinois May 26, 1874.]

GEORGE WILKINSON, PRESIDENT. D. SMITH WOOD, SECRETARY.

LEWIS H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$33,216 65
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		160,800 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $4,000 is in process of foreclosure)		6,000 00
Interest due and accrued on bond and mortgage loans		4,959 08
Total value of mortgaged premises	$382,900 00	
Market value of stocks and bonds owned by the Company, viz.:		15,680 00

	Par value.	Market value.	
Manufacturers' National Bank stock	$12,700 00	$11,430 00	
State Banking Company stock	2,000 00	1,500 00	
Bonds of City of Rahway	2,000 00	2,000 00	
Newark and Bloomfield St. Railway Co. stock	1,500 00	750 00	
	$18,200 00	$15,680 00	
Amount loaned on stocks and bonds as collateral			32,678 70
Market value of collaterals		$56,910 00	
Cash on hand and in bank			25,765 57
Interest due and accrued on collateral loans			368 75
Gross premiums in due course of collection, not more than three months due			19,674 48
Bills receivable, taken for fire, marine and inland risks			973 28
Aggregate amount of all available assets			$300,116 51

LIABILITIES.

Net amount of unpaid losses		$10,793 43
Unearned premiums, at 50 per cent. on fire risks under one year	$59,846 80	
Unearned prem's, *pro rata*, on fire risks running more than one year	12,120 22	
Amount of unearned premiums on all outstanding risks		71,967 02
Due and to become due for money reserved from loan on bond and mortgage No. 13		700 00
Gross liabilities, except capital stock		$83,460 45
Surplus as regards policy holders		$216,656 06
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$16,656 06

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$139,502 61
Interest on bonds and mortgages Interest and dividends from all other sources	18,051 79
Received during the year in cash	$157,554 40

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$94,937 41
Cash dividends paid	14,000 00
Commissions and brokerage	29,773 74
Salaries, fees and wages	9,882 26
State, national and local taxes	3,594 99
All other payments	9,705 47
Expenditures during the year in cash	$161,893 87

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,662,802	$135,681 92
Written or renewed during the year	12,686,566	165,586 34
Total	$24,349,368	$301,268 26
Deduct those expired and marked off as terminated	11,865,303	154,575 34
In force at the end of the year	$12,484,065	$146,692 92
Deduct amount re-insured	418,735	4,394 73
Net amount in force	$12,065,330	$142,298 19

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,196,317	$119,693 61
More than *one* and not more than *three* years to run	1,505,653	17,463 00
More than three years to run	363,360	5,141 58
Net amount in force December 31st, 1877	$12,065,330	$142,298 19

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$516,451 78
Total losses paid from organization to date	208,647 81
Total losses incurred during the year	83,118 55
Total cash dividends declared since the Company commenced business	47,025 42

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$355,400 00
Premiums received, fire	3,675 00
Losses paid, fire	4,207 88
Losses incurred, fire	4,207 88

MANHATTAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March 31, 1872; commenced business in Illinois May 25, 1872.]

ANDREW J. SMITH, PRESIDENT. LOUIS P. CARMAN, SECRETARY.

A. C. DUCAT, *Attorney in Illinois to accept service of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$11,515 43
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			190,723 55
Loans upon bonds and mortgage upon which more than one year's interest is due			1,637 14
Interest due and accrued on bond and mortgage loans			4,597 50
Total value of mortgaged premises		$429,300	
Market value of United States bonds owned by the Company; par value	300,000		334,000 00
Market value of other stocks and bonds owned by the Company, viz:			33,625 00
	Par value.	Market value.	
South Carolina bonds	$20,000 00	$7,000 00	
New York Mutual Gaslight Company stock	15,000 00	15,525 00	
Deposit $10,000 in currency in Mississippi	10,000 00	10,000 00	
Union Pacific gold bond	1,000 00	1,100 00	
	$46,000 00	$33,625 00	
Amount loaned on stocks and bonds as collateral			24,925 00
Market value of collaterals		$40,750	
Cash on hand and in bank			95,795 88
Interest due and accrued on stocks not included in market value			960 00
Interest due and accrued on collateral loans			581 25
Gross premiums in due course of collection, not more than three months due			76,747 94
Bills receivable, taken for inland risks			11,889 94
All other property, viz: Salvage on losses already paid			6,240 47
Total			$793,239 05
Less the amount deposited in the States of Mississippi, Virginia and Georgia, pledged to secure the liability of the Company in those States			47,500 00
Aggregate amount of all available assets			$745,739 05

LIABILITIES.

Net amount of unpaid losses			$56,251 92
Unearned premiums, at 50 per cent., on fire risks under one year	$223,033 65		
Unearned premiums, *pro rata*, on fire risks running more than one year	41,555 13		
Unearned premiums, at 50 per cent., on inland navigation risks	2,468 25		
Total	$267,052 03		
Less the liability of the Company in the States of Mississippi, Virginia and Georgia	14,967 22		
Amount of unearned premiums on all outstanding risks			252,084 81
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers			9,707 20
Gross liabilities, except capital stock			$318,043 93

Surplus as regards policy holders	$427,696 12
Amount of capital stock paid up	250,000 00
Surplus over paid up capital	$177,696 12

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$607,217 54	
Net cash premiums received on marine and inland risks	81,503 07	$688,720 61
Interest on bonds and mortgages		11,064 82
Interest and dividends from all other sources		20,435 76
Income from all other sources		1,100 00
Received during the year in cash		$721,321 19

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$408,169 61	
Net amount paid for marine and inland losses	49,405 92	$457,575 53
Cash dividends paid		50,000 00
Commissions and brokerage		98,659 11
Salaries, fees and wages		50,422 96
State, national and local taxes		16,613 48
All other payments		65,267 34
Expenditures during the year in cash		$738,538 42

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$32,534,061	$489,306 77
Written or renewed during the year	56,780,280	607,217 54
Total	$89,314,341	$1,096,521 31
Deduct those expired and marked off as terminated	48,278,344	592,888 80
In force at the end of the year	$41,035,997	$503,632 51
Deduct amount re-insured	318,712	3,522 58
Net amount in force	$40,717,285	$500,109 93

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$34,703,628	$446,067 20
More than *one* and not more than *three* years to run	4,494,879	39,543 22
More than three years to run	1,518,778	14,499 51
Net amount in force December 31st, 1877	$40,717,285	$500,109 93

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$203,893	$2,498 50
Written during the year	19,331,345	135,382 75
Total	$19,535,238	$137,881 25
Deduct those expired and marked off as terminated	19,357,138	132,954 75
In force December 31st, 1877	$178,100	$4,926 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,599,144 61
Total losses paid from organization to date	1,973,861 37
Total losses incurred during the year	489,827 45
Total cash dividends declared since the Company commenced business	170,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $2,006,440 00;	marine and inland,	$121,500 00			$2,127,940 00
Premiums received, fire	19,780 29;	"	"	5,845 50	25,625 79
Losses paid, fire	11,937 84;	"	"	8,236 21	15,174 05
Losses incurred, fire	18,941 59;	"	"	4,191 66	23,143 25

MECHANICS AND TRADERS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N Y.; commenced business April 18, 1853; commenced business in Illinois February 28, 1872.]

JAMES R. LOTT, PRESIDENT. JOHN M. THOMPKINS, SECRETARY.

E. K. BRUCE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$35,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		292,900 00
Interest due and accrued on bond and mortgage loans		2,565 25
Total value of mortgaged premises	$609,000 00	
Market value of United States bonds owned by the Company; par value, 150,000 00		162,750 00
Amount loaned on stocks and bonds as collateral		14,600 00
Market value of collaterals	$18,486 25	
Cash on hand and in bank		40,424 28
Interest due and accrued on collateral loans		117 87
Gross premiums in due course of collection not more than three months due		11,542 19
Bills receivable, taken for fire, marine and inland risks		250 00
All other property, viz: Rents due and accrued, $50 00; due for re-insurance, on losses paid, $1,427 00		1,477 00
Aggregate amount of all available assets		$561,626 59

LIABILITIES.

Net amount of unpaid losses		$14,590 00
Unearned premiums, at 50 per cent., on fire risks under one year	$69,434 55	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,799 64	
Unearned premiums, at 50 per cent., on inland navigation risks	2,864 04	
Amount of unearned premiums on all outstanding risks		76,098 23
Due and accrued for rent		500 00
All other demands against the Company		807 16
Gross liabilities, except capital stock		$91,995 39
Surplus as regards policy holders		$469,631 20
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$269,631 20

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$147,517 25	
Net cash premiums received on marine and inland risks	18,933 04	$166,450 29
Interest on bonds and mortgages		19,723 79
Interest and dividends from all other sources		11,959 00
Income from all other sources		2,033 99
Received during the year in cash		$200,167 07

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$85,597 55	
Net amount paid for marine and inland losses	23,604 22	$109,201 77
Cash dividends paid		60,000 00
Commissions and brokerage		19,943 99
Salaries, fees and wages		25,187 40
State, national and local taxes		6,349 81
All other payments		6,847 77
Expenditures during the year in cash		$227,530 74

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$21,290,337	$166,298 37
Written or renewed during the year	22,919,837	178,316 58
Total	$44,210,175	$344,614 95
Deduct those expired and marked off as terminated	25,727,217	197,360 95
In force at the end of the year	$18,482,958	$147,254 00
Deduct amount re-insured	173,264	1,248 67
Net amount in force	$18,309,694	$146,005 83

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$18,067,496	$144,597 19
More than *one* and not more than *three* years to run	844,699	6,073 02
More than three years to run	67,750	1,063 20
Net amount in force December 31st, 1877	$18,979,945	$151,733 41

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$115,969	$2,348 88
Written during the year	4,337,115	22,317 74
Total	$4,453,084	$24,661 12
Deduct those expired and marked off as terminated	3,717,584	17,670 79
In force December 31st, 1877	$735,500	$6,990 33
Deduct amount re-insured	65,249	1,262 25
Net amount in force December 31st, 1877	$670,251	$5,728 08

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,301,353 00
Total losses paid from organization to date	1,851,732 00
Total losses incurred during the year	98,760 00
Total cash dividends declared since the Company commenced business	808,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,680,631 00
Premiums received, fire	9,856 41
Losses paid, fire	3,758 43
Losses incurred, fire	3,758 43

MERCHANTS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Providence, R. I.; commenced business June, 1851; commenced business in Illinoi September 27, 1873.]

WALTER PAINE, PRESIDENT. CHARLES FOSTER, SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$40,323 54
Interest due and accrued on bond and mortgage loans		386 99
Total value of mortgaged premises	$140,000	
Market value of United States bonds owned by the Company...Par value	20,000	21,075 00
Market value of other stocks and bonds owned by the Company, viz:		228,915 00

	Par value.	Market value.
National bank stock	$193,050 00	$197,463 00
Providence Gas Company stock	23,350 00	28,020 00
Delaware and Hudson Canal Company stock	6,600 00	3,432 00
	$223,000 00	$228,915 00

Cash on hand and in bank	55,563 65
Interest due and accrued on stocks not included in market value	3,630 88
Gross premiums in due course of collection not more than three months due	16,413 68
Aggregate amount of all available assets	**$366,308 19**

LIABILITIES.

Net amount of unpaid losses		$20,676 00
Unearned premiums, at 50 per cent., on fire risks under one year	$61,491 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	27,955 58	
Amount of unearned premiums on all outstanding risks		89,446 77
All other demands against the Company, viz: State, city, county, or other taxes and assessments, $534 72; commissions and other charges due and to become due to agents and brokers, $3,076 98; return premiums, $1,700 63		5,312 33
Gross liabilities, except capital stock		**$115,435 10**
Surplus as regards policy holders		$250,873 09
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		**$50,873 09**

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$162,595 86	
Net cash premiums received on marine and inland risks	977 52	$163,573 38
Interest on bonds and mortgages		2,419 42
Interest and dividends from all other sources		17,077 45
Received during the year in cash		**$183,070 25**

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$111,212 87
Cash dividends paid	24,000 00
Commissions and brokerage	36,878 28
Salaries, fees and wages	14,873 64
State, national and local taxes	6,100 98
Expenditures during the year in cash	**$193,065 77**

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$12,624,679 00	$177,285 89
Written or renewed during the year	14,833,342 00	182,827 09
Total	$27,458,021 00	$360,112 98
Deduct those expired and marked off as terminated	13,866,430 00	187,478 22
In force at the end of the year	**$13,591,591 00**	**$172,634 76**

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$9,663,861 00	$122,982 39
More than *one* and not more than *three* years to run	1,977,581 00	23,424 83
More than three years to run	1,950,149 00	26,227 54
Net amount in force December 31st, 1877	$13,591,591 00	$172,634 76

	Marine and Inland risks.	Premiums.
Written during the year	$411,882 00	$977 52
Deduct those expired and marked off as terminated	**$411,882 00**	**$977 52**

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,793,626 05
Total losses paid from organization to date	2,711,211 94
Total losses incurred during the year	113,510 00
Total cash dividends declared since the Company commenced business	506,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$756,461 12
Premiums received, fire	9,743 54
Losses paid, fire	8,014 88
Losses incurred, fire	6,985 77

MERCHANTS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business, April 18, 1858; commenced business in Illinois April 19, 1872.]

SILAS MERCHANT, PRESIDENT. HENRY POWLES, SECRETARY.

O. W. BARRETT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$110,820 05
Loans on bond and mortgage (first liens) upon which not more than one years interest is due			376,280 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $8,275 is in process of foreclosure)			15,075 00
Interest due and accrued on bond and mortgage loans			12,667 49
Total value of mortgaged premises		$1,023,425 00	
Market value of United States bonds owned by the Company, par value	204,500 00		213,611 25
Market value of other stocks and bonds owned by the Company, viz:			173,990 00
	Par val.	Market val.	
Newark City bonds	$100,000 00	$110,000 00	
Elizabeth City bonds	25,000 00	23,750 00	
Long Branch school bonds	15,000 00	15,000 00	
East Orange Street Improvement bonds	22,000 00	22,440 00	
New Brunswick water bond	2,800 00	2,800 00	
	$164,800 00	$173,990 00	
Amount loaned on stocks and bonds as collateral			53,825 00
Market value of collaterals		$78,270 00	
Cash on hand and in bank			46,694 16
Interest due and accrued on stocks not included in market value			7,665 98
Interest due and accrued on collateral loans			1,020 64
Gross premiums in due course of collection not more than three months due			33,416 82
All other property, viz: Rents due and accrued			225 00
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months		$3,730 96	
Aggregate amount of all available assets			$1,045,291 39

LIABILITIES.

Net amount of unpaid losses		$23,628 78
Unearned premiums, at 50 per cent., on fire risks under one year	$172,428 82	
Unearned premiums, *pro rata*, on fire risks running more than one year	63,908 87	
Unearned premiums, at 50 per cent., on inland navigation risks	1,852 93	
Amount of unearned premiums on all outstanding risks		238,190 62
Amount reclaimable on perpetual fire insurance policies		570 00
Amount of scrip or certificates of profits ordered redeemed		5,534 00
Interest due and declared remaining unpaid or uncalled for		13,916 23
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $6,289 37; return premiums, $1,263 10		7,552 47
Gross liabilities except capital stock		$289,392 05
Surplus as regards policy holders		$755,899 34
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$355,899 34

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$892,746 62	
Net cash premiums received on marine and inland risks	3,792 19	$396,538 81
Interest on bonds and mortgages		28,383 99
Interest and dividends from all other sources		24,045 99
Income from all other sources		2,744 05
Received during the year in cash		$451,712 84

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$191,078 09
Cash dividends paid	36,000 00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip holders	19,526 42
Commissions and brokerage	71,105 69
Salaries, fees and wages	29,548 74
State, national and local taxes	7,658 79
All other payments	42,320 82
Expenditures during the year in cash	$397,238 55

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$44,245,715	$467,177 58
Written or renewed during the year	55,031,004	445,746 72
Total	$99,276,719	$912,024 25
Deduct those expired and marked off as terminated	44,753,733	442,048 98
In force at the end of the year	$54,522,986	$470,875 27
Deduct amount re-insured	2,012,744	9,440 53
Net amount in force	$52,510,242	$461,434 74

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$42,678,906	$344,857 64
More than *one* and not more than *three* years to run	6,575,007	72,736 91
More than three years to run	3,234,029	43,840 19
Perpetual risks in force and interest premiums	22,300	42 00
Net amount in force December 31st, 1877	$52,510,242	$461,476 74

	Marine and Inland risks.	Premiums.
Written during the year	$641,195	$6,934 72
Deduct those expired and marked off as terminated	177,428	187 68
In force December 31st, 1877	$463,767	$6,747 04
Deduct amount re-insured	157,910	3,041 18
Net amount in force December 31st, 1877	$305,857	$3,705 86

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,902,349 25
Total losses paid from organization to date	1,124,519 72
Total losses incurred during the year	187,598 43
Total cash dividends declared since the Company commenced business	192,219 63
Total dividends declared payable in stock from organization	240,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,403,711 17
Premiums received, fire	28,040 10
Losses paid, fire	16,611 47
Losses incurred, fire	19,512 47

MERCHANTS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Joseph, Mo.; commenced business October, 1866; commenced business in Illinois March 30, 1875.]

DUDLEY M. STEELE, PRESIDENT. ARTHUR KIRKPATRICK, SECRETARY.

L. H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	150,000 00
Stock notes or other obligations held for subscribed capital	50,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$11,709 50
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			58,167 12
Total value of mortgaged premises		$171,900 00	
Market value of stocks and bonds owned by the Company, viz:			52,000 00
	Par value.	Market value.	
Doniphan County, Kansas, 7 per cent. bonds	$50,000 00	$35,000 00	
Marshall County, Kansas, 7 " "	11,000 00	7,700 00	
Forest City, Holt County, Mo., school "	3,800 00	3,800 00	
St. Joseph, Mo., 6 per cent. bonds	1,000 00	850 00	
School District No. 13, Doniphan Co., Kansas, bonds	1,750 00	1,750 00	
" " " 1, " " " "	2,900 00	2,900 00	
	$70,450 00	$52,000 00	
Amount loaned on stocks and bonds as collateral			13,065 00
Market value of collaterals		$17,194 00	
Short time loans on bankable paper			22,443 60
Cash on hand and in bank			44,605 72
Interest due and accrued on bonds not included in market value			2,752 76
Gross premiums in due course of collection, not more than three months due			3,538 87
Stockholders' notes for subscribed capital		$50,000 00	
Items not admitted as assets: Office furniture		1,000 00	
Aggregate amount of all available assets			$208,327 57

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year		$13,907 97	
Unearned premiums, *pro rata*, on fire risks running more than one year		3,147 85	
Amount of unearned premiums on all outstanding risks			$17,055 82
Cash dividends unpaid			12 50
All other demands against the Company, viz: State, city, county or other taxes and assessments $1,830 88; commissions, brokerage and other charges due and to become due to agents and brokers		$631 50	2,462 38
Gross liabilities, except capital stock			$19,530 70

Surplus as regards policy holders	$188,796 87
Amount of capital stock paid up	150,000 00
Surplus over paid up capital	$38,796 87

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$28,959 39	
Net cash premiums received on marine and inland risks	1,980 79	$30,940 18
Interests and dividends from all sources		14,032 10
Income from all other sources		904 40
Received during the year in cash		$45,876 68

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$6,659 35
Commissions and brokerage	4,151 20
Salaries, fees and wages	4,832 00
State, national and local taxes	1,643 93
All other payments	1,877 64
Expenditures during the year in cash	$19,164 12

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$2,055,234	$35,492 42
Written or renewed during the year	2,069,840	31,362 59
Total	$4,125,074	$66,855 01
Deduct those expired and marked off as terminated	2,348,900	32,144 65
In force at the end of the year	$1,776,174	$34,710 36
Deduct amount re-insured	50,900	990 05
Net amount in force	$1,725,274	$33,720 31

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$1,293,954	$27,815 94
More than *one* and not more than *three* years to run	328,800	4,480 22
More than three years to run	102,520	1,424 15
Net amount in force December 31st, 1877	$1,725,274	$33,720 31

	Marine and Inland risks.	Premiums thereon.
Written during the year	$223,332 35	$2,330 33
Deduct those marked off as terminated	$223,332 35	$2,330 33

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$426,542 49
Total losses paid from organization to date	209,829 79
Total losses incurred during the year	4,849 91
Total cash dividends declared since the Company commenced business	5,000 00
Total dividends declared payable in stock from organization	109,134 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $252,225; inland, $15,650	$267,875 00
Premiums received, fire, $3,097 95; inland, $54 75	8,152 20
Losses paid, fire	188 20
Losses incurred, fire	188 20

MERCHANTS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April, 1850; commenced business in Illinois March 15, 1877.]

C. V. B. OSTRANDER, PRESIDENT. J. L. DOUGLASS, SECRETARY.

HIRAM J. STRAIGHT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$294,000 00
Interest due and accrued on bond and mortgage loans			8,561 11
Total value of mortgaged premises		$381,500 00	
Market value of United States bonds owned by the Company...Par value		100,000 00	107,600 00
Market value of other stocks and bonds owned by the Company, viz:			49,002 50
	Par value.	Market value.	
North River Bank stock	$15,000 00	$7,500 00	
Merchants Evchange Bank stock	4,000 00	3,200 00	
New York Central R. R. bonds	35,000 00	37,187 50	
Renselaer and Saratoga R. R. stock	1,000 00	1,115 00	
	$55,000 00	$49,002 50	
Amount loaned on stocks and bonds as collateral			20,450 00
Market value of collaterals		$38,118 75	
Cash on hand and in bank			18,538 75
Interest due and accrued on collateral loans			4,153 28
Gross premiums in due course of collection not more than three months due			11,156 94
Aggregate amount of all available assets			$518,457 53

LIABILITIES.

Net amount of unpaid losses		$9,835 00
Unearned premiums, at 50 per cent. on fire risks under one year	$95,117 60	
Unearned prem's, *pro rata*, on fire risks running more than one year	21,931 66	
Amount of unearned premiums on all outstanding risks		117,049 26
Gross liabilities, except capital stock		$126,884 26
Surplus as regards policy holders		$386,573 27
Amount of capital stock paid up		200,000 07
Surplus over paid up capital		$186,573 20

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$145,357 58
Interest on bonds and mortgages	18,808 81
Interest and dividends from all other sources	11,556 26
Received during the year in cash	$175,722 65

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$55,018 44
Cash dividends paid	40,000 00
Commissions and brokerage, including rebate to the insured	27,180 47
Salaries, fees and wages	33,087 28
State, national and local taxes	5,361 94
All other payments	10,665 63
Expenditures during the year in cash	$171,313 76

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$29,135,098	$232,100 77
Written or renewed during the year	29,108,162	159,518 03
Total	$58,243,260	$391,618 80
Deduct those expired and marked off as terminated	30,060,319	159,760 54
In force at the end of the year	$28,182,941	$231,858 26
Deduct amount re-insured	49,100	302 45
Net amount in force	$28,133,841	$231,555 81

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$24,568,860	$190,235 21
More than *one* and not more than *three* years to run	8,025,791	33,424 72
More than three years to run	591,380	8,198 33
Net amount in force December 31st, 1877	$28,185,941	$231,858 26

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,678,514 19
Total losses paid from organization to date	1,467,847 34
Total losses incurred during the year	60,357 25
Total cash dividends declared since the Company commenced business	974,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$722,950 00
Premiums received, fire	5,256 24
Losses paid, fire	4,364 25
Losses incurred, fire	4,364 25

MERCHANTS AND MECHANICS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Richmond, Va. ; commenced business July 28, 1871 ; commenced business in Illinois August 16, 1875.]

A. Y. STOKES, PRESIDENT. J. B. MOORE, SECRETARY.

R. S. McCORMICK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash.	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$21,865 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		4,994 14
Loans upon bond and mortgage upon which more than one year's interest is due		48 00
Total value of mortgaged premises	$14,700 00	
Market value of United States bonds owned by the Company	Par value 125,000 00	132,150 00
Market value of other stocks and bonds owned by the Company, viz.:		93,504 40

	Par value.	Market value.	
Louisville, Cincinnati & Lexington R. R. bonds.	$15,000 00	$10,500 00	
Richmond City bonds	26,480 00	30,454 40	
Virginia consolidated bonds	85,000 00	20,650 00	
Richmond & Danville R. R. bonds	29,000 00	23,500 00	
Charlotte & Atlanta R. R. bonds	14,000 00	8,400 00	
	$119,480 00	$93,504 40	
Amount loaned on stocks and bonds as collateral			22,473 78
Market value of collaterals		$30,662 00	
Amount loaned on commercial paper			5,057 49
Cash on hand and in bank			7,223 88
Interest due and accrued on stocks not included in market value			3,803 32
Interest due and accrued on collateral loans			1,203 36
Gross premiums in due course of collection not more than three months due			17,669 19
Bills receivable not matured, taken for fire, marine, and inland risks			953 39
All other property, viz.: Rents due and accrued			50 00
Total			$310,495 95
Less amount deposited in Maryland, Ohio, Missouri, and Georgia pledged to secure the liability of the Company in these States			67,000 00
Aggregate amount of all available assets			$243,495 95

LIABILITIES.

Net amount of unpaid losses		$10,744 90
Unearned premiums. at 50 per cent., on fire risks under one year	$34,275 74	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,859 71	
Total	$38,135 45	
Less unearned premiums on risks in Maryland. Ohio, Missouri, and Georgia	12,087 05	
Amount of unearned premiums on all outstanding risks		26,048 40
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,604 75
Gross liabilities, except capital stock		$38,398 05
Surplus as regards policy holders		$205,097 90
Amount of capital stock paid up	$250,000 00	
Amount of net available assets	205,097 90	
Impairment of capital	$44,902 10	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$86,725 72	
Net cash premiums received on marine and inland risks	4,514 37	$91,240 09
Interest on bonds and mortgages		550 00
Interest and dividends from all other sources		13,286 25
Income from all other sources		300 00
Received during the year in cash		$105,376 34

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$35,246 12
Cash dividends paid	25,000 00
Commissions and brokerage	13,221 56
Salaries, fees and wages	7,350 00
State, national and local taxes	4,958 05
All other payments	4,419 28
Expenditures during the year in cash	$90,195 01

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,305,111 00	$66,889 97
Written or renewed during the year	8,293,405 00	103,934 35
Total	$12,598,516 00	$170,824 82
Deduct those expired and marked off as terminated	7,022,561 00	90,768 67
In force at the end of the year	$5,475,955 00	$80,055 65
Deduct amount re-insured	393,289 00	5,382 76
Net amount in force	$5,082,657 00	$74,672 89

RECAPITULATION :

In force having from date of policy not more than *one* year to run.	$4,734,866 00	$68,541 48
More than *one* and not more than *three* years to run	209,025 00	3,276 54
More than three years to run	138,766 00	2,854 87
Net amount in force December 31st, 1877	$5,082,657 00	$74,672 89

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$675,877 96
Total losses paid from organization to date	261,427 02
Total losses incurred during the year	41,301 06
Total cash dividends declared since the Company commenced business	175,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$486,836 00
Premiums received, fire	6,974 05
Losses paid, fire	4,283 31
Losses incurred, fire	5,221 94

MERCANTILE MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 1842; commenced business in Illinois April 6, 1861.]

A. G. MONTGOMERY, PRESIDENT. C. J. DESPARD, SECRETARY.

ARTHUR ATKINS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Market value of United States bonds owned by the Company, par value $129,000 00			$149,650 00
Market value of other stocks and bonds owned by the Company, viz:			282,062 00
	Par val.	Market val.	
National and other New York Bank stocks	$115,000 00	$124,785 00	
Williamsburgh Gas Light Company stock	16,350 00	19,785 00	
" " " scrip	13,000 00	18,000 00	
Coast Wrecking Company stock	10,000 00	15,000 00	
New York City 6 per cent. bonds	20,000 00	20,400 00	
C., C. and I. C. R. R. bonds	1,000 00	330 00	
Indianapolis and Vincennes R. R. bonds	20,000 00	14,800 00	
N. Y. Central & Hudson River R. R. stock	75,000 00	80,062 00	
Long Island, North Shore P. & F. T. Co.	5,200 00	8,900 00	
	$275,550 00	$282,062 00	
Amount loaned on stocks and bonds as collateral			9,000 00
Market value of collaterals		$15,000 00	
Cash on hand and in bank			40,634 93
Interest due and accrued on stocks not included in market value			4,057 00
Interest due and accrued on collateral loans			270 00
Gross premiums in due course of collection not more than three months due			128,712 89
Bills receivable, taken for fire, marine and inland risks			189,823 57
All other property, viz: Salvage on losses already paid, $64,647 00; due for re-insurance, on losses paid, $21,926 00			87,573 00
Aggregate amount of all available assets			$891,782 89

LIABILITIES.

Net amount of unpaid losses		$103,055 00
Unearned premiums, at 100 per cent., on marine risks	$119,786 22	
Amount of unearned premiums on all outstanding risks		119,786 22
Cash dividends unpaid		14,367 63
Due and accrued for salaries and other miscellaneous expenses		545 01
All other demands against the Company, viz: State, city, county or other taxes and assessments, $3,304 07; commissions and other charges due and to become due to agents and brokers, $2,398 48; re-insurance, $5,635 44		11,837 99
Gross liabilities except capital stock		$249,591 85
Surplus as regards policy holders		$642,191 04
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$142,191 04

INCOME DURING THE YEAR.

Net cash premiums received on marine and inland risks		$791,354 88
Notes received for unpaid premiums	$189,534 43	
Interest and dividends from all sources		30,982 00
Income from all other sources		18,841 04
Received during the year in cash		$841,177 92

EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses	$620,969 72
Cash dividends paid	42,500 00
Commissions and brokerage	52,151 41
Salaries, fees and wages	42,142 68
State, national and local taxes	9,562 27
All other payments	23,022 49
Expenditures during the year in cash	$790,348 57

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$579,121	$127,119 88
Written during the year	66,980,099	1,015,646 69
Total	$67,559,220	$1,142,766 52
Deduct those expired and marked off as terminated	63,307,337	1,022,980 30
In force December 31st, 1877	$4,251,883	$119,786 22

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$38,324,078 20
Total losses paid from organization to date	29,004,987 86
Total losses incurred during the year	691,076 26
Total cash dividends declared since 1857	1,447,108 28

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$6,390,286 00
Premiums received, marine and inland	30,495 59
Losses paid, marine and inland	20,060 88
Losses incurred, marine and inland	21,323 22

MERCANTILE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Cleveland, Ohio; commenced business December 23, 1871; commenced business in Illinois February 1, 1872.]

WILLIAM J. GORDON, PRESIDENT. GEORGE A. TISDALE, SECRETARY.

SAMUEL B. CASE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$81,586 68
Loans on bond and mortgage upon which more than one year's interest is due (of which $10,000 is in process of foreclosure)			10,000 00
Interest due and accrued on bond and mortgage loans			4,776 57
Total value of mortgaged premises		$256,200 00	
Market value of United States bonds owned by the Company...par value..	82,500 00		86,700 00
Market value of other stocks and bonds owned by the Company, viz:			101.725 00

	Par value.	Market value.
Ohio State bonds	$23,615 38	$25,500 00
Cleveland & Pittsburgh Railroad stock	30,000 00	23,400 00
New York Central & Harlem River R. R. stock.	10,000 00	10,625 00
Lake Shore & Michigan Southern R'y stock	40,000 00	25,700 00
Buffalo & Erie R. R. 7 per cent. mort. bonds	14,000 00	16,500 00
Buffalo & State Line R. R. 7 pr ct. mort. bonds	1,500 00	
	$119,115 38	$101,725 00

Amount loaned on stocks and bonds as collateral		8,500 00
Market value of collaterals	$18,100 00	
Cash on hand and in bank		38,842 06
Interest due and accrued on collateral loans		356 89
Gross premiums in due course of collection, not more than three months due		3,002 55
Bills receivable, not matured, taken for fire, marine and inland risks		18,949 94
All other property, viz: Salvage on losses already paid, $6,067 12; due for re-insurance, on losses paid. $47 12; balance of ledger accounts, $474 26; wrecking pump, $1,250 00		7,838 50

ITEMS NOT ADMITTED AS ASSETS:

Bills receivable past due	$2,546 72	
Amount of premiums unpaid on policies which have been issued more than three months	558 57	
Total	$3,105 29	
Aggregate amount of all available assets		$362,278 19

LIABILITIES.

Net amount of unpaid losses		$13,169 60
Unearned premiums, at 50 per cent. on fire risks under one year	$31,995 57	
Unearned prem's, *pro rata*, on fire risks running more than one year	6,919 87	
Unearned premiums, at 50 per cent. on inland navigation risks	2,525 00	
Amount of unearned premiums on all outstanding risks		41,440 44
Due and accrued for salaries and other miscellaneous expenses		559 75
All other demands against the Company, viz: State, city, county or other taxes and assessments, $1,237 73; commissions and other charges due and to become due to agents and brokers, $856 34; balance ledger accounts, $4,409 34; re-insurance, $1,640 00		8,143 41
Gross liabilities except capital stock		$63,313 20
Surplus as regards policy holders		$298,964 99
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$98,964 99

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$74,371 29	
Net cash premiums received on marine and inland risks	18,500 11	$92,871 40
Notes received for unpaid premiums	7,131 70	
Interest on bonds and mortgages		7,568 51
Interest and dividends from all other sources		13,391 30
Received during the year in cash		$113,831 21

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$51,844 60	
Net amount paid for marine and inland losses	10,601 56	$62,446 16
Cash dividends paid		30,000 00
Commissions and brokerage		10,910 84
Salaries, fees and wages		12,574 80
State, national and local taxes		2,879 80
All other payments		6,635 31
Expenditures during the year in cash		$125,446 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,298,464	$87,643 99
Written or renewed during the year	8,945,202	84,480 39
Total	$16,243,666	$172,124 38
Deduct those expired and marked off as terminated	9,004,341	94,896 32
In force at the end of the year	$7,239 325	$77,228 06
Deduct amount re-insured	55,800	742 37
Net amount in force	$7,183,525	$76,485 69

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$6,127,020	$68,991 14
More than *one* and not more than *three* years to run	924,410	10,636 15
More than three years to run	132,095	1,858 40
Net amount in force December 31st, 1877	$7,183,525	$76,485 69

	Marine and Inland risks	Premiums.
In force on the 31st day of December of the preceding year	$123,000	$7,709 00
Written during the year	1,660,572	30,302 32
Total	$1,783,572	$38,011 32
Deduct those expired and marked off as terminated	1,683,822	31,761 32
In force December 31st, 1877	$99,750	$6,250 00
De duct amount re-insured	19,000	1,200 00
Net amount in force	$80,750	$5,050 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,110,783 42
Total losses paid from organization to date	563,586 74
Total losses incurred during the year	64,207 73
Total cash dividends declared since the Company commenced business	135,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $730,755 00; marine and inland, $380,333 00	$1,111,088 00
Premiums received, fire, $7,281 08; marine and inland, $5,051 28	12,332 36
Losses paid, fire, $4,352 71; marine and inland, $4,083 01	8,435 72
Losses incurred, fire, $4,352 71; marine and inland, $3,455 57	7,808 28

MERCANTILE MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business May, 1823; commenced business in Illinois October 17, 1876.]

GEORGE R. ROGERS, PRESIDENT. B. F. FIELD, JR., SECRETARY

ROCKWOOD W. HOSMER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized		$400,000 00
Capital stock paid up in cash		400,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$26,500 00
Interest due and accrued on bond and mortgage loans		535 00
Total value of mortgaged premises	$35,100 00	
Market value of United States bonds owned by the Company...Par value, 10,000 00		10,550 00
Market value of other stocks and bonds owned by the Company, viz:		543,769 00

	Par value.	Market value.
National Bank stock	$264,400 00	$313,419 00
Boston & Providence Railroad stock	20,000 00	22,000 00
Lyman Mills stock	10,000 00	7,200 00
New Bedford Railroad bonds	30,000 00	28,500 00
Boston & Albany Railroad bonds	30,000 00	34,500 00
Boston & Maine Railroad bonds	10,000 00	11,000 00
Fitchburg Railroad bonds	25,000 00	28,250 00
Boston & Lowell Railroad bonds	15,000 00	15,000 00
Boston City 6 per cent. bonds	65,000 00	72,800 00
Charleston water loan bonds	10,000 00	11,100 00
	$479,400 00	$543,769 00

Amount loaned on stocks and bonds as collateral		12,600 00
Market value of collaterals	$15,308 50	
Cash on hand and in bank		62,526 69
Interest due and accrued on stocks not included in market value		5,495 84
Interest due and accrued on collateral loans		99 99
Gross premiums in due course of collection, not more than three months due		1,666 89
Bills receivable, taken for fire, marine and inland risks		55,464 50
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$97 50	
Aggregate amount of all available assets		$719,207 91

LIABILITIES.

Net amount of unpaid losses		$19,600 00
Unearned premiums, at 50 per cent., on fire risks under one year	$13,885 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	18,132 42	
Unearned premiums, at 100 per cent. on marine risks	75,687 67	
Amount of unearned premiums on all outstanding risks		107,705 87
Cash dividends unpaid		725 00
Due and accrued for salaries and other miscellaneous expenses		1,808 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		113 64
Gross liabilities, except capital stock		$129,652 51
Surplus as regards policy holders		$589,555 40
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$189,555 40

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$87,694 86	
Net cash premiums received on marine and inland risks	84,363 12	$122,057 98
Notes received for unpaid premiums	55,464 50	
Interest and dividends from all sources		34,309 94
Received during the year in cash		$156,367 92

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$15,786 38	
Net amount paid for marine and inland losses	47,927 52	$63,718 90
Cash dividends paid		35,463 00
Commissions and brokerage		5,660 27
Salaries, fees and wages		12,368 00
State, national and local taxes		1,653 08
All other payments		10,903 82
Expenditures during the year in cash		$129,762 07

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$6,893,963	$64,962 13
Written or renewed during the year	9,755,406	42,402 08
Total	$16,649,369	$107,364 21
Deduct those expired and marked of as terminated	7,902,976	31,276 87
In force at the end of the year	$8,746,393	$76,087 34
Deduct amount re-insured	308,658	1,906 10
Net amount in force	$8,437,735	$74,181 24

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$5,379,270	$27,771 56
More than *one* and not more than *three* years to run	835,315	8,878 18
More than three years to run	2,531,808	39,437 60
Net amount in force December 31st, 1877	$8,746,393	$76,087 34

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,303,825	$58,747 34
Written during the year	4,915,692	67,865 07
Total	$9,219,517	$126,612 41
Deduct those expired and marked off as terminated	3,564,625	50,924 74
In force December 31st, 1877	$5,654,892	$75,687 67
Deduct amount re-insured	149,665	9,090 00
Net amount in force	$5,505,227	$66,597 67

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$4,663,080 35
Total losses paid from organization to date	3,680,462 18
Total losses incurred during the year	78,508 52
Total cash dividends declared since the Company commenced business	1,614,500 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$828,436 00
Premiums received, fire	7,226 10
Losses paid, fire	7,425 01
Losses incurred, fire	7,425 01

MERIDEN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Meriden, Conn.; commenced business February 1, 1872; commenced business in Illinois July 30, 1855.]

L. W. CLARKE, PRESIDENT. E. B. COWLES, SECRETARY.

ROBERT S. CRITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$1,800 00
Interest due and accrued on bond and mortgage loans			27 14
Total value of mortgaged premises		$3,400 00	
Market value of United States bonds owned by the Company, par value	115,000 00		122,093 75
Market value of other stocks and bonds owned by the Company, viz:			91,265 00
	Par value.	Market value.	
Harlem river and Portchester R. R. bonds	$15,000 00	$16,800 00	
New Haven and Northampton R. R. bonds	8,000 00	7,200 00	
Danbury and Norwalk R. R. bonds	9,500 00	10,450 00	
Meriden city water bonds	5,000 00	5,500 00	
National Bank stock	42,200 00	51,315 00	
	$79,700 00	$91,265 00	
Amount loaned on stocks and bonds as collateral			42,900 00
Market value of collaterals		$99,912	
Cash on hand and in bank			32,559 88
Interest due and accrued on stocks not included in market value			1,010 00
Interest due and accrued on collateral loans			898 26
Gross premiums in due course of collection not more than three months due			26,964 38
Items not admitted as assets: Miscellaneous property, surveys, maps, etc.	$4,000 00		
Aggregate amount of all available assets			$319,517 86

LIABILITIES.

Net amount of unpaid losses		$21,886 91
Unearned premiums, at 50 per cent., on fire risks under one year	$66,020 37	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,517 14	
Amount of unearned premiums on all outstanding risks		85,537 51
Due and accrued for salaries and other miscellaneous expenses		800 00
All other demands against the Company, viz: Commissions and charges due and to become due to agents and brokers		1,553 00
Gross liabilities except capital stock		$109,277 42
Surplus as regards policy holders		$210,240 44
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$10,240 44

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$184,496 10
Interest on bonds and mortgages	210 50
Interest and dividends from all other sources	15,404 93
Income from all other sources	1,077 82
Received during the year in cash	$201,189 35

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$115,116 20
Cash dividends paid	24,000 00
Commissions and brokerage	28,794 80
Salaries, fees and wages	9,900 00
State, national and local taxes	4,705 06
All other payments	17,573 46
Expenditures during the year in cash	$200,089 52

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,899,576	$144,959 47
Written or renewed during the year	17,266,129	214,101 42
Total	$28,165,705	$359,060 89
Deduct those expired and marked off as terminated	14,285,300	179,693 79
In force at the end of the year	$13,880,405	$179,367 10
Deduct amount re-insured	587,132	9,706 65
Net amount in force	$13,293,273	$169,660 45

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,483,541	$132,040 74
More than *one* and not more than *three* years to run	1,416,489	17,275 01
More than three years to run	1,393,243	20,344 70
Net amount in force December 31st, 1877	$13,293,273	$169,660 45

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$875,946 76
Total losses paid from organization to date	462,105 02
Total losses incurred during the year	118,945 38
Total cash dividends declared since the Company commenced business	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,060,685 00
Premiums received, fire	13,258 57
Losses paid, fire	1,088 17
Losses incurred, fire	5,992 17

MISSISSIPPI VALLEY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Memphis, Tenn.; commenced business December 14, 1865; commenced business in Illinois August 13, 1872.]

L. B. EATON, PRESIDENT. H. GRONAUER, SECRETARY.

R. S. CRITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$15,000 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		11,225 00
Interest due and accrued on bond and mortgage loans		281 62
Total value of mortgaged premises	$22,500 00	
Market value of United States bonds owned by the Company, par value... 70,100 00		74,306 00
Market value of other stocks and bonds owned by the Company, viz:		18.100 00

	Par val.	Market val.
Memphis City Compromise bonds	$20,000 00	$14.000 00
Mississippi bonds	7,000 00	2,100 00
Memphis Water Co. bonds	3,000 00	1,200 00
Home Insurance Co. stock	2,000 00	800 00
	$32,000 00	$18,100 00

Amount loaned on stocks and bonds as collateral		96,088 93
Market value of collaterals	$117,600 00	
Cash on hand and in bank		20,017 53
Interest due and accrued on collateral loans		2,001 85
Gross premiums in due course of collection not more than three months due		18,679 70
All other property, viz: Salvage on losses already paid, $4,800 00; rents due and accrued, $93 30; city scrip, $70 00		4,963 30
Items not admitted as assets: Fixtures, furniture, stationery and supplies, $5,200		
Aggregate amount of all available assets		$260,663 93

LIABILITIES.

Net amount of unpaid losses		$10,017 00
Unearned premiums, at 50 per cent., on fire risks under one year	$24,546 64	
Unearned premiums, *pro rata*, on fire risks running more than one year... 1,532 89		
Amount of unearned premiums on all outstanding risks		26,079 53
All other demands against the Company, viz: State, city, county or other taxes and assessments, $2,200 00; commissions and other charges due and to become due to agents and brokers, $1,200 00		3,400 00
Gross liabilities, except capital stock		$39,496 53
Surplus as regards policy holders		$221,167 40
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$21,167 40

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$69,419 87	
Net cash premiums received on marine and inland risks	5,129 88	$74,549 75
Interest on bonds and mortgages		4,202 50
Interest and dividends from all other sources		6,892 79
Income from all other sources		661 98
Received during the year in cash		$86,307 02

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$48,674 78	
Net amount paid for marine and inland losses	811 40	$49,486 18
Commissions and brokerge		16,995 49
Salaries, fees and wages		5,983 87
State, national and local taxes		4,170 43
All other payments		14,720 03
Expenditures during the year in cash		$91,356 00

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,537,335	$90,094 48
Written or renewed during the year	4,197,391	85,128 73
Total	$8,734,726	$175,223 21
Deduct those expired and marked of as terminated	6,188,356	122,893 26
In force at the end of the year	$2,546,370	$52,329 95
Deduct amount re-insured	5,400	74 67
Net amount in force	$2,540,970	$52,255 28

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$2,365,451	$49,098 27
More than *one* and not more *three* years to run.....	150,819	2,673 01
More than three years to run.....	24,700	489 00
Net amount in force December 31st, 1877.....	$2,540,970	$52,255 28

	Marine and Inland risks.	Premiums.
Written during the year.....	$819,533	$5,129 88
In force December 31st, 1877.....	$819,533	$5,129 88

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$1,146,977 83
Total losses paid from organization to date.....	555,8?0 49
Total losses incurred during the year.....	46,503 18
Total dividends declared payable in stock from organization.....	60,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken—fire, $1,021,966; inland, $5,311 00.....	$1,027,277 00
Premiums received—fire, $14,668 53; inland, $38 20.....	14,706 73
Losses paid, fire.....	10,721 32
Losses incurred, fire.....	8,335 92

MOBILE FIRE DEPARTMENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Mobile, Alabama; commenced business April 5, 1866; commenced business in Illinois April 27, 1874.]

JOHN MAGUIRE, PRESIDENT. A. DUMONT, SECRETARY.

CHARLES H. CASE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$200,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....			$19,640 70
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			10,241 68
Loans upon bond and mortgage upon which more than one year's interest is due			8,882 58
Interest due and accrued on bond and mortgage loans.....			2,553 08
Total value of mortgaged premises.....		$60,500 00	
Market value of United States bonds owned by the Company—par value		100,000 00	110,500 00
Market value of other stocks and bonds owned by the Company, viz:.....			30,700 00

	Par val.	Market val.
Mississippi bonds.....	$10,000 00	$10,000 00
Mobile County bonds.....	10,000 00	10,500 00
Royal Street Railroad bonds.....	10,000 00	10,000 00
Peoples' Savings Bank stock.....	250 00	200 00
	$30,250 00	$30,700 00

Amount loaned on stocks and bonds as collateral		24,604 86
Market value of collaterals	$31,614 00	
Cash on hand and in bank		14,415 57
Net premiums in due course of collection, not more than three months due		29,232 77
Bills receivable, taken for fire, marine and inland risks		1,617 25
All other property: Rents due and accrued, $200 00; due for re-insurance, on losses paid, $27,092 46		27,292 46
Items not admitted as assets: Judgments	$1,781 87	
Total		$279,180 85
Less the amount deposited in Mississippi and Virginia, pledged to secure the liability of the Company in said States		20,000 00
Aggregate amount of all available assets		$259,180 85

LIABILITIES.

Net amount of unpaid losses	$12,266 40	
Less amount of unpaid loss in Mississippi and Virginia	1,220 52	$11,045 88
Unearned premiums, at 50 per cent. on fire risks under one year	66,003 03	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,646 63	
Total	$71,649 66	
Less amount of unearned premiums on risks in Miss. and Va	7,054 11	
Amount of unearned premiums on all outstanding risks		64,595 55
Cash dividends unpaid		168 75
Gross liabilities, except capital stock		$75,810 18
Surplus as regards policy holders		$183,370 67
Amount of capital stock paid up	$200,000 00	
Amount of available assets	183,370 67	
Impairment of capital	$16,629 33	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$149,636 45	
Net cash premiums received on marine and inland risks	16,450 23	$166,086 68
Interest on bonds and mortgages		11,640 82
Interest and dividends from all other sources		381 48
Income from all other sources		700 00
Received during the year in cash		$178,808 98

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$107,692 76	
Net amount paid for marine and inland losses	5,606 95	$113,299 71
Cash dividends paid		9,000 00
Commissions and brokerage		26,400 11
Salaries, fees and wages		9,856 90
State, national and local taxes		11,313 36
All other payments		32,075 65
Expenditures during the year in cash		$201,945 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$8,196,793	$141,044 11
Written or renewed during the year	13,054,610	189,617 56
Total	$21,251,403	$330,661 67
Deduct those expired and marked off as terminated	12,481,433	182,016 02
In force at the end of the year	$8,769,970	$148,645 65
Deduct amount re-insured	373,077	8,067 99
Net amount in force	$8,396,893	$140,577 66

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,924,723	$132,006 06
More than *one* and not more than *three* years to run	454,270	8,033 09
More than three years to run	17,900	538 51
Net amount in force December 31st, 1877	$8,396.893	$140,577 66

	Inland risks.	Premiums.
Written during the year	$2,296,439	$17,128 25
Deduct those expired and marked off as terminated	$2,296,439	$17,128 25

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$929,926 89
Total losses paid from organization to date	393,079 53
Total losses incurred during the year	102,957 00
Total cash dividends declared since the Company commenced business	105,077 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$349,457 00
Premiums received, fire	4,826 48
Losses paid, fire	2,556 49
Losses incurred, fire	5,056 49

NOTE.—Received for calls on capital subsequent to December 31, 1877, $10,000 00.

NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business April 9, 1838; commenced business in Illinois, May 28, 1852.]

HENRY T. DROWNE, PRESIDENT. HENRY H. HALL, SECRETARY.

ARTHUR C. DUCAT *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$4,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		221,450 00
Interest due and accrued on bond and mortgage loans		3,829 58
Total value of mortgaged premises	$463,500	
Market value of United States bonds owned by the Company, par value	105,000	111,756 25
Cash on hand and in bank		38,972 32
Net premiums in due course of collection not more than three months due		11,268 07
Bills receivable, taken for fire, marine and inland risks		300 00
All other property, viz: New York Produce Exchange stock		600 00
Aggregate amount of all available assets		$392,176 22

LIABILITIES.

Net amount of unpaid losses		$8,000 00
Unearned premiums, at 50 per cent. on fire risks under one year	$61,364 23	
Unearned premiums, *pro rata*, on fire risks running more than one year	20,027 86	
Total	$81,392 09	
Less re-insurance paid	735 10	
Amount of unearned premiums on all outstanding risks		80,656 99
Gross liabilities, except capital stock		$88,656 99

Surplus as regards policy holders	$303,519 23
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$103,519 23

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$153,310 67
Interest on bonds and mortgages	16,510 27
Interest and dividends from all other sources	5,940 65
Income from all other sources, viz : Rents	200 00
Received during the year in cash	$175,961 59

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$93,307 26
Cash dividends paid	26,000 00
Commissions and brokerage	25,600 69
Salaries, fees and wages	17,228 39
State, national and local taxes	3,921 85
All other payments	25,290 89
Expenditures during the year in cash	$193,248 58

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$23,062,854	$168,385 53
Written or renewed during the year	25,704,847	171,039 10
Total	$48,767,701	$339,424 63
Deduct those expired and marked off as terminated	23,814,959	172,250 92
In force at the end of the year	$24,952,742	$167,173 71
Deduct amount re-insured	88,000	735 10
Net amount in force	$24,864,742	$166,438 61

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$19,861,697	$122,728 46
More than *one* and not more than *three* years to run	4,502,372	37,114 73
More than three years to run	588,673	7,330 52
Net amount in force December 31st, 1877	$24,952,742	$167,173 71

GENERAL INTERROGATORIES.

Total premiums received from re-organization of Company to date	$2,597,387 00
Total losses paid from re-organization to date	1,272,441 26
Total losses incurred during the year	92,628 15
Total cash dividends declared since the Company commenced business	870,056 09
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$630,916 00
Premiums received, fire	4,644 87
Losses paid, fire	5,199 22
Losses incurred, fire	5,603 23

NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; commenced business December 1, 1871; commenced business in Illinois January 12, 1872.]

MARK HOWARD, PRESIDENT. JAMES NICHOLS, SECRETARY.

JAMES H. MOORE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$10,775 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		388,000 01
Loans on bond and mortgage upon which more than one year's interest is due (of which $24,500 is in process of foreclosure)		24,500 00
Interest due and accrued on bond and mortgage loans		19,096 28
Total value of mortgaged premises	$1,260,860 00	
Market value of stocks and bonds owned by the Company, viz:		519,695 00

	Par value.	Market value.
Connecticut State bonds	$5,000 00	$5,500 00
City and town bonds	111,000 00	122,000 00
Railroad bonds	65,000 00	71,250 00
Railroad stocks	90,000 00	111,800 00
National and other bank stocks	160,875 00	208,445 00
	$431,875 00	$519,695 00

Amount loaned on stocks and bonds as collateral		600 00
Market value of collaterals	$760 00	
Cash on hand and in bank		47,896 00
Cash in hands of agents and in course of transmission		24,500 00
Interest due and accrued on bonds not included in market value		5,639 14
Interest due and accrued on collateral loans		21 00
Aggregate amount of all available assets		$1,040,722 97

LIABILITIES.

Net amount of unpaid losses		$24,895 04
Unearned premiums, at 50 per cent., on fire risks under one year	$104,433 49	
Unearned premiums, *pro rata*, on fire risks running more than one year	63,087 67	
Amount of unearned premiums on all outstanding risks		167,521 16
Gross liabilities, except capital stock		$192,416 20
Surplus as regards policy holders		$848,306 77
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$348,306 77

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$257,865 86
Interest on bonds and mortgages	30,200 08
Interest and dividends from all other sources	35,045 74
Received during the year in cash	$323,111 68

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$154,577 36
Cash dividends paid	75,000 00
Commissions and brokerage	87,711 06
Salaries, fees and wages	26,446 75
State, national and local taxes	8,126 82
All other payments	16,174 23
Expenditures during the year in cash	$318,036 22

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$28,280,260	$365,140 84
Written or renewed during the year	22,220,123	257,865 86
Total	$50,500,383	$623,006 70
Deduct those expired and marked off as terminated	22,446,926	285,236 31
In force at the end of the year	$28,053,457	$337,770 39
Deduct amount re-insured	147,653	1,697 83
Net amount in force	$27,905,804	$336,072 56

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$17,726,044	$208,866 98
More than *one* and not more than *three* years to run	5,074,267	59,169 38
More than three years to run	5,105,493	68,036 20
Net amount in force December 31st, 1877	$27,905,804	$336,072 56

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,228,385 94
Total losses paid from organization to date	1,014,727 88
Total losses incurred during the year	146,795 41
Total cash dividends declared since the Company commenced business	395,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,857,088 00
Premiums received, fire	23,472 12
Losses paid, fire	3,008 65
Losses incurred, fire	5,290 65

NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Baltimore, Md.; commenced business May 1850; commenced business in Illinois, February 7, 1877.]

JOHN B. SEIDENSTRICKER, PRESIDENT. H. C. LANDIS, SECRETARY.

THOMAS GOODMAN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	200,000 00

ASSETS

Value of real estate owned by the Company, unincumbered		$55,000 00
Market value of United States bonds owned by the Company, par value $70,000		72,437 50
Market value of other stocks and bonds owned by the Company, viz:		144,980 00
	Par Value.	Market Value.
State of Missouri bonds	$20,000 00	$21,600 00
State of Maryland bonds	15,700 00	17,113 00
State of Virginia consols	19,100 00	10,791 50
State of South Carolina consols	11,500 00	6,900 00
West Maryland Railroad, etc., bonds	10,000 00	11,200 00
Central Ohio Railroad first mort. bonds	25,000 00	25,000 00
Cincinnati & Baltimore first mort. R. R. bonds	20,000 00	19,000 00
Pittsburgh & Connelsville first mort R.R. bonds	6,000 00	6,000 00
Wilmington, Columbus & Augusta first mort. Railroad bonds	38,500 00	12,833 00
Wilmington, Columbus & Augusta interest R. R. bonds	4,042 50	4,042 50
Baltimore Gas Light Company's certificates	10,000 00	10,500 00
	$179,842 50	$144,980 00
Amount loaned on stocks and bonds as collateral		1,100 00
Market value of collaterals	$2,000 00	
Cash on hand and in bank		7,094 26
Interest due and accrued on stocks not included in market value		2,700 00
Interest due and accrued on collateral loans		33 00
Gross premiums in due course of collection not more than three months due		1,087 47
All other property, viz: Rents due and accrued		429 16
Total		$284,861 39
Less amount deposited in the State of Virginia pledged to secure the liability of the Company in that State		10,791 50
Items not admitted as assets, viz: Agents' balances	$4,142 58	
Aggregate amount of all available assets		$274,069 89

LIABILITIES.

Net amount of unpaid losses		$12,535 24
Unearned premiums, at 50 per cent., on fire risks under one year	$36,736 04	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,226 84	
	$39,962 88	
Less the unearned premium on risks in Virginia	6,024 81	
Amount of unearned premiums on all outstanding risks		33,938 07
Amount reclaimable on perpetual fire insurance policies		7,810 09
Cash dividends unpaid		706 00
Gross liabilities, except capital stock		$54,989 40
Surplus as regards policy holders		$219,080 49
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$19,080 49

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$78,025 40
Interest and dividends from all other sources		9,475 44
Income from all other sources		1,919 45
Received on increased capital	$33,920	
Received during the year in cash		$89,420 29

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$27,628 46
Cash dividends paid	22,555 00
Commissions and brokerage	12,080 48
Salaries, fees and wages	11,565 58
State, national and local taxes	4,697 69
All other payments	3,619 80
Expenditures during the year in cash	$82,146 87

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,812,492	$62,044 78
Written or renewed during the year	10,999,155	84,133 72
Total	$18,811,647	$146,178 50
Deduct those expired and marked of as terminated	9,426,182	67,803 13
In force at the end of the year	$9,385,465	$78,375 37
Deduct amount re-insured	57,600	490 66
Net amount in force	$9,327,865	$77,884 71
Net amount in force, perpetual risks	327,700	8,221 15
Total	$8,655,565	$86,105 86

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$8,968,522	$73,472 08
More than *one* and not more than *three* years to run	218,043	2,486 79
More than three years to run	141,300	1,925 84
Perpetual risks in force and interest premiums	327,700	8,221 15
Net amount in force December 31st, 1877	$9,655,565	$86,105 86

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,547,113 52
Total losses paid from organization to date	873,887 06
Total losses incurred during the year	32,913 70
Total cash dividends declared since the Company commenced business	293,504 55
Total dividends declared payable in stock from organization	30,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$392,675 00
Premiums received, fire	4,263 29
Losses paid, fire	1,155 05
Losses incurred, fire	4,530 34

NEPTUNE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business June 1, 1873; commenced business in Illinois May 11, 1874.]

GEORGE F. OSBORN, PRESIDENT. EUGENE B. HINCKLEY, SECRETARY.

GEORGE C. CLARK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$10,000 00
Interest due and accrued on bond and mortgage loans		281 67
Total value of mortgaged premises	$44,000 00	
Market value of United States bonds owned by the Company; par value	100,000 00	105,000 00
Market value of other stocks and bonds owned by the Company, viz:		319,472 50

	Par value.	Market value.
Tremont National Bank stock, 700 shares	$70,000 00	$75,425 00
Union " " " 100 "	10,000 00	13,900 00
Massachusetts " " 30 "	7,500 00	8,362 50
Hamilton " " 75 "	7,500 00	8,475 00
Suffolk " " 101 "	10,100 00	11,918 00
Globe " " 36 "	3,600 00	3,897 00
Revere " " 150 "	15,000 00	16,312 50
Everett " " 16 "	1,600 00	1,760 00
Nat. Bank of Redemption " 22 "	2,200 00	2,365 50
Shoe & Leather Nat. Bank " 27 "	2,700 00	3,132 00
Boston & Providence R.R. " 100 "	10,000 00	11,100 00
Union Pacific R. R. land grant 7 per cent. bonds	30,000 00	30,450 00
" " " first mortgage 6 per cent. bonds	20,000 00	20,875 00
Burlington & Mo. (in Nebraska) R. R. 8 per ct. bonds	20,000 00	21,750 00
Boston & Maine R. R. 7 per cent. bonds	30,000 00	33,075 00
Fitchburg R. R. 7 per cent. bonds	10,000 00	11,300 00
City of Fitchburg 6 per cent. bonds	30,000 00	33,075 00
Brooklyn water scrip	10,000 00	11,800 00
	$290,200 00	$319,472 50

Amount loaned on stocks and bonds as collateral		29,000 00
Market value of collaterals	$32,317 50	
Cash on hand and in bank		18,810 41
Interest due and accrued on stocks not included in market value		6,150 41
Interest due and accrued on collateral loans		763 08
Gross premiums in due course of collection not more than three months due		6,779 67
Bills receivable, taken for fire, marine and inland risks		74,744 92
Bills receivable, other than those taken for premiums		41,000 00
Items not admitted as assets: Amount premiums unpaid on policies which have been issued over three months	$443 65	
Aggregate amount of all available assets		$612,002 66

LIABILITIES.

Net amount of unpaid losses		$39,500 00
Unearned premiums, at 50 per cent., on fire risks under one year	$29,573 07	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,918 17	
Unearned premiums, at 100 per cent., on marine risks	71,086 49	
Amount of unearned premiums on all outstanding risks		115,577 73
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		550 00
Gross liabilities, except capital stock		$155,627 73
Surplus as regards policy holders		$456,374 93
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$156,374 93

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$72,665 31	
Net cash premiums received on marine and inland risks	107,234 67	$179,899 98
Notes received for unpaid premiums	56,120 62	
Interest on bonds and mortgages		1,200 00
Interest and dividends from all other sources		25,315 27
Received during the year in cash		$206,415 25

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$49,489 82	
Net amount paid for marine and inland losses	78,419 50	$127,909 32
Cash dividends paid		30,000 00
Commissions and brokerage		12,650 13
Salaries, fees and wages		14,616 69
State, national and local taxes		4,121 21
All other payments		8,016 40
Expenditures during the year in cash		$197,313 75

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,956,288	$111,421 82
Written or renewed during the year	7,136,565	74,285 60
Total	$15,092,853	$185,706 92
Deduct those expired and marked off as terminated	7,809,637	86,915 86
In force at the end of the year	$7,283,216	$98,791 06
Deduct amount re insured	2,500	38 50
Net amount in force	$7,280,716	$98,752 56

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$5,275,723	$59,146 14
More than *one* and not more than *three* years to run	678,739	13,878 30
More than three years to run	1,328,754	25,766 62
Net amount in force December 31st, 1877	$7,283,216	$98,791 06

	Marine and Inland risks.	Premiums
In force on the 31st day of December of the preceding year	$3,224,373	$101,019 67
Written during the year	2,413,539	75,499 98
Total	$5,637,912	$176,519 65
Deduct those expired and marked off as terminated	3,214,222	104,803 16
In force December 31st, 1877	$2,423,690	$71,716 49

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,130,893 27
Total losses paid from organization to date	676,647 19
Total losses incurred during the year	113,909 82
Total cash dividends declared since the Company commenced business	120,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$811,863 00
Premiums received, fire	10,777 33
Losses paid, fire	6,839 03
Losses incurred, fire	6,839 03

NEWARK CITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business March 21, 1860; commenced business in Illinois February 17, 1876.]

HORACE J. POINIER, PRESIDENT. JOHN SCHNELLBACHER SECRETARY.

R. S. McCORMACK, H. G. McCORMACK, H. D. A. FINDLEY, *Attorneys in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$84,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		112,200 00
Loans upon bond and mortgage upon which more than one year's interest is due		1,500 00
Interest due and accrued on bond and mortgage loans		3,809 75
Total value of mortgaged premises	$299,700 00	
Market value of United States bonds owned by the Company, par value	21,500 00	22,381 25
Market value of other stocks and bonds owned by the Company, viz:		32,720 00

	Par value.	Market val.
Essex County Road Improvement bonds	$14,000 00	$14,980 00
Newark City War Bounty bonds	3,000 00	3,240 00
Essex County " bonds	3,000 00	3,300 00
Newark City Improvement bonds	10,000 00	11,200 00
	$30,000 00	$32,720 00

Cash on hand and in bank	40,447 71
Interest due and accrued on stocks not included in market value	401 26
Interest due and accrued on collateral loans	139 63
Gross premiums in due course of collection, not more than three months due	8,557 52
All other property, viz: Rents due and accrued, $629 58; Merchants Insurance Co. scrip, $442 00	1,071 58
Aggregate amount of all available assets	$307,728 70

LIABILITIES.

Net amount of unpaid losses		$13,549 73
Unearned premiums, at 50 per cent., on fire risks under one year	$55,593 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,086 69	
Amount of unearned premiums on all outstanding risks		60,679 88
Principal unpaid on scrip or certificates of profits, ordered redeemed		3,012 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,897 95
Gross liabilities, except capital stock		$79,169 56
Surplus as regards policy holders		$228,559 14
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$28,559 14

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$122,428 03
Interest on bonds and mortgages	9,556 30
Interest and dividends from all other sources	5,604 06
Income from all other sources	5,055 97
Received during the year in cash	$142,644 36

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$92,539 40
Cash dividends paid	17,000 00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip holders	165 00
Commissions and brokerage	26,582 51
Salaries, fees and wages	14,136 00
State, national and local taxes	4,797 04
All other payments	7,209 63
Expenditures during the year in cash	$162,429 61

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,131,015 00	$135,665 32
Written or renewed during the year	12,050,631 24	135,689 37
Total	$22,181,646 24	$271,354 69
Deduct those expired and marked off as terminated	11,825,909 25	149,371 71
In force at the end of the year	$10,355,736 99	$121,982 98
Deduct amount re-insured	204,195 87	2,309 56
Net amount in force	$10,151,541 12	$119,673 42

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$9,522,170 62	$111,166 38
More than *one* and not more than *three* years to run.....	481,333 00	6,202 41
More than three years to run.....	148,037 50	2,284 64
Net amount in force December 31st, 1877.	$10,151,541 12	$119,673 43

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$939,105 00
Total losses paid from organization to date.....	357,518 02
Total losses incurred during the year.....	92,068 05
Total cash dividends declared since the Company commenced business	137,641 42
Total dividends declared payable in stock from organization.....	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$757,152 25
Premiums received, fire.....	7,703 46
Losses paid, fire.....	3,420 46
Losses incurred, fire.....	6,585 41

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Manchester, N. H. ; commenced business April 6, 1870 ; commenced business in Illinois April 7, 1874.]

E. A. STRAW, PRESIDENT. JOHN C. FRENCH, SECRETARY.

THOMAS R. BURCH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$500,000 00
Capital stock paid up in cash.....	250,000 00

ASSETS.

Market value of United States bonds owned by the Company, par val ..	$100,000 00	$105,475 00
Market value of other stocks and bonds owned by the Company, viz:.....		259,550 00

	Par val.	Market val.
New Hampshire State bonds.....	$14,000 00	$15,820 00
Hillsboro county, N. H. bonds.....	5,000 00	5.100 00
Marion county court house bonds (Iowa).....	25,000 00	26,500 00
Manchester, N. H., city bonds.....	44,500 00	47,170 00
St. Louis, Mo., city bonds.....	17,000 00	17,510 00
Chicago city bonds	10,000 00	10,700 00
Cleveland, Ohio, city bonds.....	20,000 00	20.500 00
Zanesville, Ohio, city bonds.....	10,000 00	10,500 00
Toledo, Ohio, city bonds.....	7,000 00	7,000 00
Concord, N. H., city bonds.....	2,000 00	2,100 00
Marietta, Ohio, city bonds.....	10,000 00	10,500 00
Michigan Air Line R. R. bonds.....	10,000 00	6,000 00
Maine Central R. R bonds.....	10,000 00	9,000 00
Cheshire R. R. bonds.....	13,000 00	12,870 00
Chicago, Burlington and Quincy R. R. bonds.....	14,000 00	15,330 00
Burlington and Mo. River R. R. bonds.....	10,000 00	10.950 00
Jackson, Lansing and Saginaw R. R. bonds.....	10,000 00	6,500 00
Burlington and Mo. River R. R. bonds.....	15,000 00	16,500 00
Sunwook Valley R. R. stock.....	4,000 00	4,000 00
City National Bank (Manchester) stock.....	5,000 00	5.000 00
	$255,500 00	$259,550 00

Amount loaned on stocks and bonds as collateral	19,200 00
Market value of collaterals $23,090	
Amount of all other loans made by the company, viz: On bond and mortgage collaterals	58,696 29
Cash on hand and in bank	27,033 96
Interest due and accrued on stocks not included in market value	3,520 39
Interest due and accrued on collateral loans	1,432 63
Gross premiums in due course of collection not more than three months due	7,173 69
All other property, viz: Profits due from agency	889 69
Aggregate amount of all available assets	$482,971 65

LIABILITIES.

Net amount of unpaid losses		$20,627 00
Unearned premiums, at 50 per cent., on fire risks under one year	$64,919 21	
Unearned premiums, *pro rata*, on fire risks running more than one year	33,947 30	
Amount of unearned premiums on all outstanding risks		98,787 52
Gross liabilities, except capital stock		$119,414 52
Surplus as regards policy holders		$363,557 13
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$113,557 13

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$171,091 22
Interest on bonds and mortgages	32,533 98
Income from all other sources	288 41
Received during the year in cash	$203,913 61

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$95,620 18
Cash dividends paid	20,000 00
Commissions and brokerage	27,570 64
Salaries, fees and wages	7,333 46
State, national and local taxes	4,697 16
All other payments	10,019 41
Expenditures during the year in cash	$165,250 85

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$17,642,944	$216,277 09
Written or renewed during the year	16,889,647	171,091 22
Total	$34,532,591	$387,368 31
Deduct those expired and marked off as terminated	16,294,833	179,783 00
In force at the end of the year	$18,237,758	$207,585 31

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$12,317,216	$129,680 44
More than *one* and not more than *three* years to run	1,506,684	19,665 57
More than three years to run	4,413,858	58,239 31
Net amount in force December 31st, 1877	$18,237,758	$207,585 31

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$910,663 17
Total losses paid from organization to date	414,221 52
Total losses incurred during the year	101,509 19
Total cash dividends declared since the Company commenced business	104,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,122,050 00
Premiums received, fire	11,399 94
Losses paid, fire	4,146 51
Losses incurred, fire	4,996 51

NEW ORLEANS INSURANCE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1877.

[Located at New Orleans, La.; commenced business August 7, 1869; re-organized January 1, 1874] commenced business in Illinois May 15, 1874.]

MICHAEL MUSSON, PRESIDENT. GEORGE LANAUX, SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$3,000,000 00
Capital stock paid up in cash	295,648 67

ASSETS.

Value of real estate owned by the Company, unincumbered			$94,261 71
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			30,648 67
Loans upon bond and mortgage upon which more than one year's interest is due (of which $75,996 75 is in process of foreclosure			70,996 75
Interest due and accrued on bond and mortgage loans			28,619 65
Total value of mortgaged premises		$242,500 00	
Market value of United States bonds owned by the Company, par val	17,000 00		17,892 50
Market value of other stocks and bonds owned by the Company, viz:			63,008 72
	Par value.	Market value.	
Mechanics' and Traders' Insurance Co. stock	$1,000 00	$835 00	
New Orleans Credit Foncier Association stock	2,000 00	1,000 00	
Lane Steam Cotton Press Co. stock	10,600 00	4,028 00	
Factor and Traders' Insurance Co. stock	8,800 00	8,800 00	
New Harbor Protection Co. stock	3,000 00	3,000 00	
Louisiana Equitable Life Insurance Co. stock	500 00	250 00	
Crescent City Live Stock Landing and Slaughter House Co. stock	10,000 00	6,000 00	
Stern's Fertilizer and Chemical Man'f'g Co. stock	500 00	500 00	
Jewish Widow and Orphan Asylum bonds	1,000 00	1,000 00	
City of Shieldsborough bonds	900 00	900 00	
State of Louisiana, Jackson Railroad bonds	2,000 00	1,020 00	
Louisiana State bonds	30,000 00	25,500 00	
New Orleans City Water Works bonds	10,000 00	4,300 00	
City of New Orleans bonds	5,875 72	5,875 72	
	$86,175 72	$63,008 72	
Certificates of indebtedness of the N. O. National Banking Association, suspended, $255,988 94, valued at			51,196 79
Cash on hand and in bank			67,537 68
Cash deposit in treasury of the State of Mississippi			15,000 00
Cash in hands of agents and in course of transmission in the U. S. and in Europe			23,806 80
Gross premiums in due course of collection not more than three months due			45,992 65
Bills receivable, not matured, taken for fire, marine and inland risks			1,085 24
All other property, viz: Bills receivable other than those taken for premiums, $4,543 28; sundry debtors, $6,475 65			11,018 93
Total			521,016 04
Less amount deposited in the State of Mississippi, pledged to secure the liability of the Company in said State			15,000 00
Items not admitted as assets: Bills receivable, past due, taken for ins. risks, $3,612 11			
Aggregate amount of all available assets			$506,016 04

LIABILITIES.

Net amount of unpaid losses		$16,891 32
Unearned premiums, at 50 per cent., on fire risks under one year	$87,610 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	466 65	
Unearned premiums, at 50 per cent. on inland navigation risks	674 38	
Unearned premiums at 100 per cent. on marine risks	7,750 28	
Amount of unearned premiums on all outstanding risks		96,501 37
Cash dividends unpaid		2,879 50
Due to sundry creditors		6,012 43
Total		$122,284 62
Less the amount of unearned premiums on risks in the State of Mississippi		5,700 00
Gross liabilities, except capital stock		$116,584 62

Surplus as regards policy holders	$389,431 42
Amount of capital stock paid up	295,648 67
Surplus over paid up capital	$93,782 75

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$277,228 65	
Net cash premiums received on marine and inland risks	70,979 69	$348,208 34
Notes received for unpaid premiums	4,647 35	
Interest and dividends from all sources		15,599 99
Income from all other sources		278 60
Received during the year in cash		$364.066 93

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$81,399 18	
Net amount paid for marine and inland losses	56,201 74	$137,600 92
Cash dividends paid		28,487 50
Commissions and brokerage		19,239 58
Salaries, fees and wages		27,251 46
State, national and local taxes		7,599 00
All other payments		8,890 44
Expenditures during the year in cash		$229,068 90

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,081,603	$180,687 61
Written or renewed during the year	14,387,808	217,089 44
Total	$24,469,411	$397,777 05
Deduct those expired and marked off as terminated	13,499,445	212,372 38
In force at the end of the year	$10,969,966	$185,404 67
Deduct amount re-insured	815,257	9,667 90
Net amount in force	$10,154,709	$175,736 77

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,126,709	$175,220 12
More than *one* and not more than *three* years to run	23,000	446 65
More than three years to run	5,000	70 00
Net amount in force December 31st, 1877	$10,154,709	$175,736 77

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$202,700	$13,357 50
Written during the year	8,349,898	68,319 42
Total	$8,552,598	$81,676 92
Deduct those expired and marked off as terminated	7,720,343	70,067 15
In force December 31st, 1877	$832,255	$11,609 77
Deduct amount re-insured	167,932	2,510 72
Net amount in force	$664,323	$9,099 05

GENERAL INTERROGATORIES.

Total premiums received from re-organization of Association to date	$1,498,700 46
Total losses paid from re-organization to date	523,754 03
Total losses incurred during the year	102,881 08
Total cash dividends declared since the re-organization of the Association	127,810 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$226,318 00
Premiums received, fire	3,276 07
Losses paid, fire	1,785 61

NEW YORK CENTRAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Union Springs, N. Y.; commenced business January 9, 1863; commenced business in Illinois October 22, 1875.]

W. E. HUGHITT, PRESIDENT. A. M. CLARK, SECRETARY.

O. B. PELLETT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$1,600 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		123,920 00
Loans upon bond and mortgage upon which more than one year's interest is due		3,850 00
Interest due and accrued on bond and mortgage loans		3,886 37
Total value of mortgaged premises	$303,400	
Market value of United States bonds owned by the Company, par value	40,000	43,400 00
Market value of other stocks and bonds owned by the Company, viz:		
First National Bank stock, Par value,	$1,000	1,200 00
Amount loaned on stocks and bonds as collateral		6,105 57
Market value of collaterals	$16,060 00	
Cash on hand and in bank		34,639 29
Interest due and accrued on collateral loans		213 67
Gross premiums in due course of collection, not more than three months due		17,710 59
Bills receivable, taken for fire, marine and inland risks		4,553 74
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$3,204 92	
Aggregate amount of all available assets		$241,079 28

LIABILITIES.

Net amount of unpaid losses		$29,968 50
Unearned premiums, at 50 per cent., on fire risks under one year	$58,761 60	
Unearned premiums, *pro rata*, on fire risks running more than one year	46,610 04	
Amount of unearned premiums on all outstanding risks		105,371 64
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		508 09
Gross liabilities, except capital stock		$135,843 23
Surplus as regards policy holders		$105,236 00
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$5,236 00

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$163,696 35
Interest on bonds and mortgages	7,068 67
Interest and dividends from all other sources	3,412 07
Received during the year in cash	$174,177 09

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$132,294 04
Cash dividends paid	9,000 00
Commissions and brokerage	30,283 56
Salaries, fees and wages	4,233 92
State, national and local taxes	2,121 04
All other payments	7,326 26
Expenditures during the year in cash	$185,258 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$25,891,828	$248,356 45
Written or renewed during the year	15,246,229	181,469 58
Total	$40,638,057	$429,825 98
Deduct those expired and marked off as terminated	19,045,261	213,735 68
In force at the end of the year	$21,592,796	$216,090 35

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$7,750,554	$117,523 20
More than *one* and not more than *three* years to run	13,195,182	91,677 60
More than three years to run	647,060	6,889 55
Net amount in force December 31st, 1877	$21,592,796	$216,090 35

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,709,154 22
Total losses paid from organization to date	1,103,616 89
Total losses incurred during the year	136,852 50
Total cash dividends declared since the Company commenced business	110,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$360,020 00
Premiums received, fire	3,855 59
Losses paid, fire	2,569 41
Losses incurred, fire	2,569 41

NEW YORK CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March 1, 1872; commenced business in Illinois March 28, 1872.]

RICHARD L. FRANKLIN, PRESIDENT. JOHN W. SIMONSON, SECRETARY.

S. H. SOUTHWICK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of United States bonds owned by the Company, par value	$201,000	$217,470 00
Market value of other stocks and bonds owned by the Company, viz: New York Guaranty and Indemnity Company stock, par value	5,935	5,935 00
Cash on hand and in bank		11,485 60
Gross premiums in due course of collection not more than three months due		11,028 75
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months	$935 95	
Aggregate amount of all available assets		$245,919 35

LIABILITIES.

Net amount of unpaid losses		$8,714 66
Unearned premiums, at 50 per cent., on fire risks under one year	$36,304 88	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,150 19	
Amount of unearned premiums on all outstanding risks		42,455 07
All other demands against the Company		3,062 96
Gross liabilities except capital stock		$54,232 69
Surplus as regards policy holders		$191,686 66
Amount of capital stock paid up	$200,000 00	
Amount of net available assets	191,686 66	
Impairment of capital	$8,313 34	

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$99,608 47
Interest and dividends from all sources	11,901 53
Received during the year in cash	$111,510 00

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$46,273 70
Cash dividends paid	20,000 00
Commissions and brokerage	17,205 14
Salaries, fees and wages	13,452 71
State, national and local taxes	250 89
All other payments	17,059 07
Expenditures during the year in cash	$114,241 51

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$11,730,613	$77,927 52
Written or renewed during the year	14,376,152	111,086 09
Total	$26,106,765	$189,013 61
Deduct those expired and marked off as terminated	15,032,093	100,659 95
In force at the end of the year	$11,074,672	$88,353 66
Deduct amount re-insured	521,910	4,392 52
Net amount in force	$10,552,762	$83,961 14

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$9,080,572	$72,609 76
More than *one*, and not more than *three* years to run	1,236,549	8,949 49
More than three years to run	235,641	2,401 89
Net amount in force December 31st, 1877	$10,552,762	$83,961 14

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$694,552 00
Total losses paid from organization to date	354,303 00
Total losses incurred during the year	52,989 00
Total cash dividends declared since the Company commenced business	80,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$353,749 66
Premiums received, fire	2,211 58
Losses incurred, fire	2,500 00

NIAGARA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business August, 1850; commenced business in Illinois January 24, 1857.]

HENRY A. HOWE, PRESIDENT. PETER NOTMAN, SECRETARY.

DAVID BEVERIDGE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$22,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			114,950 00
Interest due and accrued on bond and mortgage loans			4,023 00
Total value of mortgaged premises		$255,500 00	
Market value of United States bonds owned by the Company, par value	620,000 00		688,225 00
Market value of other stocks and bonds owned by the Company, viz:			242,270 00

	Par val.	Market val.
New York City bonds	$200,000 00	$210,120 00
Brooklyn City bonds	5,000 00	5,750 00
Jersey City bonds	20,000 00	22,200 00
Alabama bonds	10,000 00	4,200 00
	$235,000 00	$242,270 00

Amount loaned on stocks and bonds as collateral		175,900 00
Market value of collaterals	$256,082 00	
Cash on hand and in bank		26,010 00
Interest due and accrued on stocks not included in market value		5,781 00
Interest due and accrued on collateral loans		4,288 00
Gross premiums in due course of collection, not more than three months due		84,632 00
Aggregate amount of all available assets		$1,368,579 00

LIABILITIES.

Net amount of unpaid losses		$66,849 00
Unearned premiums, at 50 per cent.. on fire risks under one year	$192,609 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	147,826 00	
Amount of unearned premiums on all outstanding risks		340,435 00
Cash dividends unpaid		105 00
All other demands against the Company		10,860 00
Gross liabilities, except capital stock		$418,249 00
Surplus as regards policy holders		$950,330 00
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$450,330 00

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$550,627 00
Interest on bonds and mortgages	8,176 00
Interest and dividends from all other sources	56,902 00
Received during the year in cash	$615,705 00

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$327,860 00
Cash dividends paid	60,047 00
Commissions and brokerage	89,633 00
Salaries, fees and wages	61,238 00
State, national and local taxes	17,180 00
All other payments	74,152 00
Expenditures during the year in cash	$630,060 00

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$62,294,698	$646,614 00
Written or renewed during the year	64,192,581	635,744 00
Total	$126,487,279	$1,282,358 00
Deduct those expired and marked off as terminated	59,611,794	567,824 00
In force at the end of the year	$66,875,485	$714,534 00
Deduct amount re-insured	8,927,947	38,733 00
Net amount in force	$62,947,538	$675,801 00

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$36,703,689	$385,218 00
More than *one* and not more than *three* years to run	19,759,330	193,781 00
More than three years to run	6,484,519	96,802 00
Net amount in force December 31st, 1877	$62,947,538	$675,801 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$10,242,452 00
Total losses paid from organization to date	5,804,105 00
Total losses incurred during the year	313,454 00
Total cash dividends declared since the Company commenced business	1,404,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,084,582 00
Premiums received, fire	35,920 02
Losses paid, fire	13,464 71
Losses incurred, fire	14,447 27

NORTHERN INSURANCE COMPANY, OF NEW YORK.

YEAR ENDING DECEMBER 31, 1877.

[Located at Watertown, N. Y.; commenced business March 23, 1872; commenced business in Illinois April 9, 1872.]

G. LORD, PRESIDENT. A. H. WRAY, SECRETARY.

HENRY H. BROWN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$33,400 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		136,278 12
Loans upon bond and mortgage upon which more than one year's interest is due		33,200 00
Interest due and accrued on bond and mortgage loans		10,220 80
Total value of mortgaged premises	$357,400 00	
Market value of United States bonds owned by the Company; par value	$50,000 00	53,312 50
Market value of other stocks and bonds owned by the Company, viz:		30,400 00

	Par value.	Market value.
Rome, Watertown & Ogdensburg R. R. bonds	$14,000 00	$14,000 00
Theresa & Clayton R. R. guaranteed bonds	10,000 00	10,000 00
Uthica, Clayton & Binghampton R R. bonds	1,000 00	1,000 00
Keokuk & DesMoines R. R. bonds	4,000 00	4,000 00
Carthage, Watertown & S. H. R. R. bonds	1,000 00	1,000 00
City of Manistee 10 per cent. bonds	400 00	400 00
	$30,400 00	$30,400 00

Amount loaned on stocks and bonds as collateral		23,545 55
Market value of collaterals	$32,454 05	
Cash on hand and in bank		32,662 06
Interest due and accrued on stocks not included in market value		108 88
Interest due and accrued on collateral loans		332 51
Gross premiums in due course of collection, not more than three months due		21,844 13
All other property, viz: Rents due and accrued		177 11

ITEMS NOT ADMITTED AS ASSETS:

Office furniture, safe and maps	$2,000 00	
Cash in bankrupt bank 5 per cent. of claim	774 86	
Total	$2,774 86	
Aggregate amount of all available assets		$375,481 16

LIABILITIES.

Net amount of unpaid losses		$9,022 42
Unearned premiums, at 50 per cent., on fire risks under one year	$64,432 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,272 95	
Amount of unearned premiums on all outstanding risks		74,705 67
All other demands against the Company, viz: State, city, county or other taxes and assessments, $2,039 07; commissions and other charges due and to become due to agents and brokers, $4,368 82		6,407 89
Gross liabilities, except capital stock		$90,135 98
Surplus as regards policy holders		$285,345 18
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$35,345 18

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$145.157 00
Interest on bonds and mortgages	9,538 90
Interest and dividends from all other sources	5,936 80
Income from all other sources	1,463 96
Received during the year in cash	$162,096 66

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$80,252 75
Cash dividends paid	10,000 00
Commissions and brokerage	28,373 57
Salaries, fees and wages	13,137 99
State, national and local taxes	4,722 56
All other payments	13,654 98
Expenditures during the year in cash	$150.141 85

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,204,984 82	$112,229 23
Written or renewed during the year	12,891,328 07	178,893 96
Total	$20,096,312 89	$291,123 19
Deduct those expired and marked off as terminated	9,927,933 80	140,810 99
In force at the end of the year	$10,168,379 09	$150,312 20
Deduct amount re-insured	222,623 00	4,044 65
Net amount in force	$9,945,756 09	$146,267 55

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$8,464,271 29	$128,865 45
More than *one* and not more than *three* years to run	1,282,973 14	18,504 61
More than three years to run	248,511 66	3,897 49
Net amount in force December 31st, 1877	$9,945,756 09	$146,267 55

GENERAL INTERROGATORIES.

Total premiums received from organizatiou of Company to date	$863,041 33
Total losses paid from organization to date	596,656 48
Total losses incurred during the year	78,641 85
Total cash dividends declared since the Company commenced business	10,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$994,711 68
Premiums received, fire	13,352 87
Losses paid, fire	4,906 85
Losses incurred, fire	4,906 85

NORTHWESTERN NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Milwaukee, Wis.; commenced business July 1, 1869; commenced business in Illinois February 4, 1871.]

ALEXANDER MITCHELL, PRESIDENT. JOHN P. McGREGOR, SECRETARY.

ALFRED JAMES, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	600,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$151,000 00
Interest due and accrued on bond and mortgage loans		1,953 33
Total value of mortgaged premises	$436,500 00	
Market value of United States bonds owned by the Company.....par value 322,000 00		353,925 00
Market value of other stocks and bonds owned by the Company, viz:		232,700 00

	Par value.	Market value.	
Mil. & St. Paul R'y Co. 1st mort. 8 per cent. bonds	$15,000 00	$17,700 00	
Chi., Mil. & St. Paul R'w Co. 1st mort. 7 per cent. bonds	40,000 00	40,000 00	
Milwaukee City Water bonds 7 per cent. bonds	150,000 00	165,000 00	
Milwaukee Iron Company's bonds	20,000 00	10,000 00	
	$225,000 00	$232,700 00	
Cash on hand and in bank			86,183 40
Interest due and accrued on stocks not included in market value			500 00
Gross premiums in due course of collection not more than three months due			23,618 01
Bills receivable, taken for fire, marine and inland risks			681 50
All other property, viz: Salvage on losses already paid, $2,153 67; due from insurance companies, $275 44; certificates of membership of Milwaukee and Chicago boards of trade, $455 00			2,884 11
Aggregate amount of all available assets			$853,395 35

LIABILITIES.

Net amount of unpaid losses		$17,045 25
Unearned premiums, at 50 per cent., on fire risks under one year	$100,970 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	45,947 03	
Unearned premiums, at 50 per cent., on inland navigation risks	3,400 00	
Unearned premiums, at 100 per cent., on marine risks		
Amount of unearned premiums on all outstanding risks		150,317 59
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		4,720 85
Gross liabilities, except capital stock		$172,083 69
Surplus as regards policy holders		$681,311 66
Amount of capital stock paid up		600,000 00
Surplus over paid up capital		$81,311 66

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$244,248 22	
Net cash premiums received on marine and inland risks	41,804 39	$286,052 61
Interest on bonds and mortgages		11,440 00
Interest and dividends from all sources		35,312 43
Income during the year in cash		$332,805 04

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$147,550 91	$180 728 97
Net amount paid for marine and inland losses	33,178 06	
Cash dividends paid		30,000 00
Commissions and brokerage		43,067 90
Salaries, fees and wages		27,332 80
State, national and local taxes		12,282 64
All other payments		26,196 49
Expenditures during the year in cash		$319,608 80

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$25,160,229	$324,464 55
Written or renewed during the year	26,304,251	278,752 17
Total	$51,464,480	$613,216 72
Deduct those expired and marked off as terminated	25,833,035	317,112 83
In force at the end of the year	$25,631,445	$296,103 89
Deduct amount re-insured	287,850	2,035 59
Net amount in force	$25,343,595	$294,068 30

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$17,939,892	$201,911 13
More than *one* and not more than *three* years to run	5,947,367	71,281 13
More than three years to run	1,406,336	20,846 04
Net amount in force December 31st, 1877	$25,343,595	$294,068 30

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$153,000	$2,300 00
Written during the year	5,170,500	42,526 74
Total	$5,323,500	$44,826 74
Deduct those expired and marked off as terminated	5,153,500	41,426 74
In force December 31st, 1877	$170,000	$3,400 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,029,682 23
Total losses paid from organization to date	1,747,242 35
Total losses incurred during the year	171,184 31
Total cash dividends declared since the Company commenced business	180,000 00
Total dividends declared payable in stock from organization	174,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$11,032,849 00	marine and inland	$645,675 00		$11,678,524 00
Premiums received, fire	69,873 68	" "	3,516 88		73,390 56
Losses paid, fire	19,480 03	" "	458 77		19,938 80
Losses incurred, fire	15,018 97	" "	458 77		15,477 74

ORIENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; commenced business January 1, 1872; commenced business in Illinois January 12, 1872.]

SELDEN C. PRESTON, PRESIDENT. GEORGE W. LESTER, SECRETARY.

R. W. HOSMER,, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$2,000,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$26,767 81
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		144,800 00
Interest due and accrued on bond and mortgage loans		4,262 87
Total value of mortgaged premises	$516,490	
Market value of United States bonds owned by the Company, par value	10,000	10,987 50
Market value of other stocks and bonds owned by the Company, viz:		504,864 00

	Par val.	Market val.
National and other bank stock	$149,700 00	$191,826 00
N. Y., N. H. and Hartford Railroad Co. stock	24,700 00	38,038 00
Cleveland and Pittsburgh Railroad Co. stock	20,000 00	15,600 00
Indiana Central Railroad Co. 10 per cent. bonds	10,000 00	11,000 00
Indianapolis and Cin. R. R. Co. 7 per cent. bonds	11,000 00	9,900 00
Hartford, Prov. and Fishkill R.R. Co. 7 per ct. bonds	50,000 00	54,000 00
Atlantic Dock Co. 7 per cent. bonds	9,000 00	9,450 00
Ninth School Dist. Windsor, Conn., 8 per ct. bonds	3,000 00	3,300 00
Fifth " " E. Windsor " 7 " "	10,000 00	11,000 00
Town of Pawtucket, Rhode Island 7 " "	25,000 00	28,750 00
Town of Norwich, Conn., 7 " "	60,000 00	69,000 00
City of Evansville, Ind., 7 " "	10,000 00	10,000 00
City of Lockport, N. Y., 7 " "	10,000 00	11,000 00
City of Washington, Ind., school 8 " "	15,000 00	16,500 00
City of Indianapolis, Ind., 6 " "	20,000 00	20,000 00
County of Peoria, Ill., 8 " "	5,000 00	5,500 00
	$482,400 00	$504,864 00

Amount loaned on stocks and bonds as collateral		28,980 00
Market value of collaterals	$43,219 00	
Cash on hand and in bank		19,120 64
Interest due and accrued on stocks and bonds not included in market value		9,027 51
Interest due and accrued on collateral loans		884 86
Net premiums in due course of collection not more than three months due		28,585 82
Aggregate amount of all available assets		$778,279 01

LIABILITIES.

Net amount of unpaid losses		$9,288 98
Unearned premiums, at 50 per cent., on fire risks under one year	$100,848 13	
Unearned premiums, *pro rata*, on fire risks running more than one year	44,089 23	
Amount of unearned premiums on all outstanding risks		144,937 36
Gross liabilities, except capital stock		$154,226 34
Surplus as regards policy holders		$624,052 67
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$124,052 67

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$242,150 52
Interest on bonds and mortgages	9,324 88
Interest and dividends from all sources	38,465 68
Income during the year in cash	$289,941 08

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$147,058 39
Cash dividends paid	38,500 00
Commissions and brokerage	36,961 97
Salaries, fees and wages	22,064 86
State, national and local taxes	6,419 57
All other payments	22,192 41
Expenditures during the year in cash	$278,196 70

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$22,723,628	$305,894 91
Written or renewed during the year	22,327,996	267,836 01
Total	$45,051,624	$573,730 92
Deduct those expired and marked off as terminated	22,160,412	284,848 28
Net amount in force	$22,891,212	$288,882 64

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$15,698,537	$201,696 26
More than *one* and not more than *three* years to run	4,397,798	50,319 39
More than three years to run	2,794,877	36,866 99
Net amount in force December 31st, 1877	$22,891,212	$288,882 64

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,081,233 60
Total losses paid from organization to date	1,092,863 59
Total losses incurred during the year	133,611 64
Total cash dividends declared since the Company commenced business	240,000 00
Total dividend, declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,806,044 00
Premiums received, fire	20,015 28
Losses paid, fire	7,395 21
Losses incurred, fire	7,435 06

PACIFIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business, April 29, 1851; commenced business in Illinois February 13. 1877.]

THOS. F. JEREMIAH, PRESIDENT. WM. A. BUTLER, SECRETARY.

H. J. STRAIGHT AND E. W. LYMAN, *Attorneys in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$75,000 00
Loans on bond and mortgage (first liens) upon which not more than one years interest is due		202,550 00
Interest due and accrued on bond and mortgage loans		2,639 90
Total value of mortgaged premises,	$403,500 00	
Market value of United States bonds owned by the Company, par value... 344,500 00		383,792 50
Amount loaned on stocks and bonds as collateral		25,475 00
Market value of collaterals	$38,209 00	
Cash on hand and in bank		8,052 90
Interest due and accrued on stocks not included in market value		2,390 00
Interest due and accrued on collateral loans		225 40
Gross premiums in due course of collection not more than three months due		6,149 89
Aggregate amount of all available assets		$706,275 09

LIABILITIES.

Net amount of unpaid losses		$3,700 00
Unearned premiums, at 50 per cent., on fire risks under one year	$65,509 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,182 39	
Amount of unearned premiums on all outstanding risks		77,692 17
Gross liabilities except capital stock		$81,392 17
Surplus as regards policy holders		$624,882 92
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$424,882 92

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$140,704 72
Interest on bonds and mortgages	13,857 96
Interest and dividends from all other sources	22,409 80
Income from all other sources	2,599 99
Received during the year in cash	$179,571 97

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$61,983 95
Cash dividends paid	40,000 00
Commissions and brokerage	18,866 14
Salaries, fees and wages	25,650 00
State, national and local taxes	4,514 00
All other payments	10,502 94
Expenditures during the year in cash	$161,516 03

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$25,466,118	$163,291 24
Written or renewed during the year	28,316,117	158,456 17
Total	$53,782,235	$321,747 41
Deduct those expired and marked off as terminated	26,929,904	157,279 21
In force at the end of the year	$26,852,331	$164,468 20
Deduct amount re-insured	208,450	1,178 28
Net amount in force	$26,643,881	$163,289 92

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$24,387,286	$131,019 56
More than *one* and not more than *three* years to run	698,229	7,182 72
More than three years to run	1,558,366	25,087 64
Net amount in force December 31st, 1877	$26,643,881	$163,289 92

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,027,836 00
Total losses paid from organization to date	1,328,080 00
Total losses incurred during the year	57,721 00
Total cash dividends declared since the Company commenced business	898,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,588,475 00
Premiums received, fire	12,436 62
Losses paid, fire	3,437 21
Losses incurred, fire	3,437 21

PARK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March, 1853; commenced business in Illinois February 13, 1877.]

WM. JAFFRAY, PRESIDENT. WM. VALENTINE, SECRETARY.

FRANCIS P. FISHER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of United States bonds owned by the Company.....Par value, $270,000		$319,525 00
Cash on hand and in bank		4,849 38
Interest due and accrued on stocks not included in market value		6,787 50
Gross premiums in due course of collection, not more than three months due		4,445 88
Items not admitted as assets: Amount of premiums unpaid on policies issued more than three months	$671 16	
Aggregate amount of all available assets		$335,607 76

LIABILITIES.

Net amount of unpaid losses		$5,150 00
Unearned premiums, at 50 per cent. on fire risks under one year	$25,615 93	
Unearned prem's, *pro rata*, on fire risks running more than one year	763 76	
Amount of unearned premiums on all outstanding risks		26,379 69
Due and accrued for rent		750 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		767 56
Gross liabilities, except capital stock		$33,047 25
Surplus as regards policy holders		$302,560 51
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$102,560 51

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$55,072 13
Interest and dividends from all sources	18,750 88
Received during the year in cash	$73,823 01

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$24,995 96
Cash dividends paid	40,000 00
Commissions and brokerage	6,721 94
Salaries, fees and wages	11,402 10
State, national and local taxes	41 48
All other payments	7,875 54
Expenditures during the year in cash	$91,036 97

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$9,941,594	$60.820 72
Written or renewed during the year	12,654,097	57,383 73
Total	$22,595,691	$118,204 45
Deduct those expired and marked off as terminated	13,522,675	64,986 06
In force at the end of the year	$9,073,016	$53,218 39
Deduct amount re-insured	358,250	1,015 93
Net amount in force	$8,714,766	$52,202 46

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$8,607,816	$51,231 85
More than *one* and not more than *three* years to run	94,650	819 21
More than three years to run	12,300	151 40
Net amount in force December 31st, 1877	$8,714,766	$52,202 46

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,196,288 12
Total losses paid from organization to date	1,088,924 04
Total losses incurred during the year	26,507 72
Total cash dividends declared since the Company commenced business	606,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$306,250 00
Premiums received, fire	2,371 91
Losses paid, fire	4 50
Losses incurred, fire	3,408 51

PENNSYLVANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; commenced business April, 1825; commenced business in Illinois October 12, 1872.]

JOHN DEVEREUX, PRESIDENT. WILLIAM G. CROWELL, SECRETARY.

GEORGE C. CLARK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$96,700 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			417,007 00
Interest due and accrued on bond and mortgage loans			15,364 89
Total value of mortgaged premises		$1,055,500	
Market value of United States bonds owned by the Company; par value	175,000		184,200 00
Market value of other stocks and bonds owned by the Company, viz:			902,419 59

	Par value.	Market value.
Philadelphia City warrants	$87,403 00	$87,628 59
Philadelphia City loan, 6 per cents	50,000 00	56,250 00
Philadelphia City loan, 5 per cents	5,500 00	5,775 00
Philadelphia, Wilmington & Baltimore R. R. Co. stock	12,500 00	15,250 00
" " " " loan	10,000 00	10,500 00
Pennsylvania R. R. Co. first mortgage loan	11,000 00	11,550 00
" " consolidated 6 per cent. loan	28,000 00	25,760 00
" " Navy Yard 6 " " "	10,000 00	10,000 00
Phil. & Reading R. R. Co. consolidated 7 per ct. loan	20,000 00	20,000 00
Delaware R. R. Co. mortgage 6 per cent. loan	15,000 00	15,300 00
Phil. & Erie R. R. Co. first mortgage 6 per ct. loan	25,000 00	25,750 00
North Penn. R. R. Co. first mortgage 6 per ct. loan	40,000 00	42,000 00
Lehigh Valley R. R. Co. first mortgage 6 per ct. loan	33,000 00	35,970 00
Lehigh Valley R. R. Co. consolidated mortgage 6 per cent. loan	22,000 00	21,120 00
Harrisburg, Portsmouth, Mt. Joy & Lancaster R. R. Co. first mortgage 6 per cent. loan	20,000 00	20,600 00
Elmira & Williamsport R. R. Co. first mortgage 7 per cent. loan	25,000 00	25,625 00
West Jersey R. R. Co. consolidated mortgage 7 per cent. loan	10,000 00	9,300 00
Pennsylvania & New York Canal & R. R. Co. 7 per cent. loan	24,000 00	26,640 00
United Companies of New Jersey consolidated mortgage 6 per cent. loan	60,000 00	60,900 00
Southern Central R. R. Co. of New York second mortgage 7 per cent. loan	20,000 00	20,000 00
American Steamship Co. of Philadelphia 6 per cent. loan	15,000 00	11,100 00
Schuylkill Navigation Co. second mortgage loan	12,000 00	7,560 00
" " " first " "	8,000 00	7,291 00
Lehigh Coal & Navigation Co. first mortgage loan	29,000 00	29,870 00
" " " " gold loan	20,000 00	17,200 00
Chesapeake & Delaware Canal Co. first mortgage 6 per cent. loan	10,000 00	7,300 00
Delaware Division Canal Co. 6 per cent. loan	20,000 00	16,000 00
Philadelphia & Reading Coal & Iron Co. 7 per ct. loan	20,000 00	12,000 00
Harrisburg City loan, 6 per cent	18,000 00	18,000 00
St. Louis " " 6 "	25,000 00	25,000 00
Delaware State " 6 "	20,000 00	21,000 00
Camden County " 6 "	15,000 00	15,300 00
Cincinnati City " 7 3-10 "	38,000 00	38,000 00
" " " 7 "	10,000 00	10,000 00
" " " 6 "	12,000 00	12,000 00
Pittsburgh " " 7 "	60,000 00	62,500 00
Newark " " 7 "	20,000 00	22,600 00
Philadelphia Bank stock	13,400 00	22,780 00
Manayunk Gas Co. stock	1,000 00	1,000 00
	$894,803 00	$902,419 59

Amount loaned on stocks as collateral		1,000 00
Market value of collaterals	$1,680 00	
Cash on hand and in bank		34,679 44
Gross premiums in due course of collection, not more than three months due		73,110 94
Total		$1,724,481 36
Less amount deposited in the State of Virginia to secure the liability of the Company in said State		20,000 00
		$1,704,481 36

LIABILITIES.

Net amount of unpaid losses		$38,000 00
Unearned premiums, at 50 per cent., on fire risks under one year	$212,623 62	
Unearned premiums, *pro rata*, on fire risks running more than one year	109,397 67	
	$322,021 29	
Less the unearned premiums on risks in Virginia	6,140 82	
Amount of unearned premiums on all outstanding risks		315,880 47
Amount reclaimable on perpetual fire insurance policies		397,304 15
All other demands against the Company, viz: State, city, county or other taxes and assessments $2,000 00; commissions, brokerage and other charges due and to become due to agents and brokers, $20,000 00		22,000 00
Gross liabilities, except capital stock		$773,184 62
Surplus as regards policy holders		$931,296 74
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$531,296 74

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$540,855 94
Interest on bonds and mortgages		25,287 12
Interest and dividends from all other sources		58,841 48
Income from all other sources		468 34
Deposit premiums received on perpetual fire risks	$14,583 54	
Received during the year in cash		$625,452 88

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$280,429 16
Cash dividends paid	40,000 00
Commissions and brokerage	72,975 15
Salaries, fees and wages	78,617 92
State, national and local taxes	14,749 74
All other payments	19,595 19
Expenditures during the year in cash	$506,367 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$45,819,983	$658,464 25
Written or renewed during the year	51,399,085	598,445 58
Total	$97,219,068	$1,256,909 83
Deduct those expired and marked off as terminated	48,874,185	614,322 12
In force at the end of the year	$48,344,883	$642,587 71
Deduct amount re-insured	1,291,019	9,613 25
Net amount in force	$47,053,864	$632,974 46

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$33,071,406	$425,247 25
More than *one* and not more than *three* years to run	7,236,910	95,236 51
More than three years to run	6,745,548	112,490 70
Perpetual risks in force and interest premiums	15,988,431	422,350 19
Net amount in force December 31st, 1877	$63,042,295	$1,055,324 65

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$6,741,898 00
Total losses paid from organization to date	4,959,064 00
Total losses incurred during the year	282,125 00
Total cash dividends declared since the Company commenced business	1,899,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,689,827 00
Premiums received, fire	87,526 53
Losses paid, fire	17,477 22
Losses incurred, fire	20,835 97

PEOPLE'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business October 11, 1867; commenced business in Illinois April 19, 1872.]

JOHN M. RANDALL, PRESIDENT. J. H. LINDSLEY, SECRETARY.

WM. E. ROLLO, *Attorney in Illinois to accept service of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$151,545 65
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		121,508 00
Loans upon bonds and mortgage upon which more than one year's interest is due		17,700 00
Interest due and accrued on bond and mortgage loans		5,671 22
Total value of mortgaged premises	$299,300	
Market value of United States bonds owned by the Company; par value	100,000	106,625 00
Market value of other stocks and bonds owned by the Company, viz: Essex County bonds	Par value, $9,000 00	9,900 00
Amount loaned on stocks and bonds as collateral		40,024 69
Market value of collaterals	$60,515	
Cash on hand and in bank		44,743 55
Interest due and accrued on collateral loans		760 60
Gross premiums in due course of collection, not more than three months due		11,462 87
All other property, viz: Rents due and accrued, $1,600 00; due for re-insurance, on losses paid, $3,585 89		5,285 89
Items not admitted as assets: Agents' balances over three months due	$5,874 87	
Aggregate amount of all available assets		$515,227 47

LIABILITIES.

Net amount of unpaid losses		$30,828 24
Unearned premiums, at 50 per cent., on fire risks under one year	$116,670 21	
Unearned premiums, *pro rata*, on fire risks running more than one year	17,268 17	
Amount of unearned premiums on all outstanding risks		133,938 38
All other demands against the Company		1,050 00
Gross liabilities, except capital stock		$165,816 62
Surplus as regards policy holders		$349,410 85
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$49,410 85

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$309,129 86
Interest on bonds and mortgages		4,669 11
Interest and dividends from all other sources		12,240 09
Income from all other sources, viz : Rents		6,956 42
Received on increased capital	$85,000 00	
Received during the year in cash		$332,995 48

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$172,179 31
Cash dividends paid	20,000 00
Scrip or certificates of profits redeemed	789 70
Commissions and brokerage	65,416 66
Salaries, fees and wages	18,194 46
State, national and local taxes	9,129 57
All other payments	4,508 05
Expenditures during the year in cash	$290,217 75

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$18,156,137	$224,994 10
Written or renewed during the year	37,166 736	336,491 93
Total	$55,322,873	$561,486 03
Deduct those expired and marked off as terminated	31,750,431	288,284 58
In force at the end of the year	$23,572 442	$278,201 45
Deduct amount re-insured	788,138	7,523 61
Net amount in force	$22,784 304	$265.677 84

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$19,657,686	$233,340 42
More than *one* and not more than *three* years to run	2,486,665	23,624 55
More than three years to run	639,953	8,712 87
Net amount in force December 31st, 1877	$22,784,304	$265,677 84

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,866,542 39
Total losses paid from organization to date	840,422 71
Total losses incurred during the year	168,475 94
Total cash dividends declared since the Company commenced business	161,222 00
Total dividends declared payable in stock from organization	15,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,440,472 00
Premiums received, fire	25,010 76
Losses paid, fire	5,231 09
Losses incurred, fire	5,387 29

PEOPLE'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Trenton, N. J.; commenced business February 10, 1865; commenced business in Illinois August 14, 1873.]

CHARLES SCOTT, PRESIDENT. C. V. C. MURPHY, SECREATRY.

GEORGE C. CLARKE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$262,750 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $11,200 is in process of foreclosure)			16,200 00
Interest due and accrued on bond and mortgage loans			6,861 06
Market value of United States bonds owned by the Company, par value, $100,000			110,063 00
Market value of other stocks and bonds owned by the Company, viz:			145,950 00
	Par value.	Market value.	
New Jersey State bonds	$15,000 00	$16,650 00	
Jersey City bonds	25,000 00	27,500 00	
Elizabeth City bonds	10,000 00	10,000 00	
Mechanics National Bank, Trenton, stock	7,500 00	9,375 00	
United Railroad and Canal Company's stock	40,000 00	48,000 00	
Central Railroad, New Jersey, stock	10,000 00	1,300 00	
Pennsylvania Railroad Company's stock	50,000 00	33,125 00	
	$157,500 00	$145,950 00	
Amount loaned on stocks and bonds as collateral			12,775 43
Market value of collaterals		$21,178 00	
Cash on hand and in bank			23,905 94
Interest due and accrued on stocks not included in market value			1,000 00
Interest due and accrued on collateral loans			223 56
Gross premiums in due course of collection not more than three months due			29,619 98
Aggregate amount of all available assets			$609,368 54

LIABILITIES.

Net amount of unpaid losses		$26,096 48
Unearned premiums, at 50 per cent., on fire risks under one year	$75,037 67	
Unearned premiums, *pro rata*, on fire risks running more than one year	45,651 74	
Amount of unearned premiums on all outstanding risks		120,689 41
Due and accrued for salaries and other miscellaneous expenses		675 26
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers and return premiums		8,226 17
Gross liabilities, except capital stock		$155,687 27
Surplus as regards policy holders		$453,681 27
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$153,681 27

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$183,640 97
Interest on bonds and mortgages	17,299 90
Interest and dividends from all other sources	16,945 18
Income from all other sources	785 65
Received during the year in cash	$218,671 70

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$113,727 98
Cash dividends paid	24,000 00
Commissions and brokerage	42,259 58
Salaries, fees and wages	8,383 33
State, national and local taxes	4,966 61
All other payments	9,044 61
Expenditures during the year in cash	$202,382 11

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$17,979,935 00	$249,952 72
Written or renewed during the year	17,796,189 00	203,510 83
Total	$35,776,124 00	$453,463 55
Deduct those expired and marked off as terminated	17,118,140 00	210,256 23
In force at the end of the year	$18,657,984 00	$243,207 32
Net amount in force	18,657,984	243,207 32

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$12,397,890 45	$150,075 34
More than *one* and not more than *three* years to run	2,747,042 43	32,683 84
More than three years to run	3,513,051 50	60,448 14
Net amount in force December 31st, 1877	$18,657,984 38	$243,207 32

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,067,679 98
Total losses paid from organization to date	412,157, 29
Total losses incurred during the year	127,284 68
Total cash dividends declared since the Company commenced business	107,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$640,897 00
Premiums received, fire	6,480 64
Losses paid, fire	1,774 28
Losses incurred, fire	5,148 58

PHENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, N Y.; commenced business September 10, 1853; commenced business in Illinois August 15, 1857.]

STEPHEN CROWELL, PRESIDENT. WM. R. CROWELL, SECRETARY.

JAMES B. FLOYD, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$280,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		250,125 00
Interest due and accrued on bond and mortgage loans		6,927 53
Total value of mortgaged premises	$477,250 00	
Market value of United States bonds owned by the Company; par value, 993,700 00		1,052,981 00
Market value of other stocks and bonds owned by the Company, viz.:		487,987 61

	Par val.	Market val.
National and other bank stock	$182,700 00	$217,839 00
Tennessee State bonds	45,000 00	16,200 00
North Carolina State bonds	10,000 00	1,500 00
South Carolina State bonds	20,000 00	8,000 00
Alabama State bonds	10,000 00	3,900 00
Mississippi State warrants	20,000 00	29,000 00
Virginia State certificates	14,772 33	738 61
Kings County 6 per cent. bonds,	11,000 00	12,100 00
City of Brooklyn 6 per cent. bonds	15,000 00	16,200 00
City of Brooklyn 7 " "	5,000 00	5,850 00
Nassau Gas Light Co. Brooklyn certificates	17,000 00	17,000 00
" " " " stock	20,000 00	17,000 00
New York Mutual Gas Light Co. stock	30,000 00	27,600 00
Peoples' Gas Light Co. Brooklyn bonds	47,000 00	47,000 00
" " " " certificates	10,000 00	10,000 00
" " " " stock	5,900 00	2,360 00
Brooklyn Gas Light Co. stock	8,500 00	14,450 00
New York Gas Light Co. stock	10,000 00	12,500 00
Union Ferry Co., Brooklyn stock	6,500 00	9,750 00
Brooklyn City Railroad Co. stock	12,500 00	25,000 00
Houston and Texas Railroad Co. bonds	3,000 00	3,000 00
	$503,872 33	$487,987 61

Amount loaned on stocks and bonds as collateral		87,962 22
Market value of collaterals	$118,820 00	
Cash on hand and in bank		428,019 35
Interest due and accrued on stocks not included in market value		6,254 66
Interest due and accrued on collateral loans		1,293 92
Gross premiums in due course of collection not more than three months due		82,706 15
Bills receivable, not matured, taken for fire, marine and inland risks		23,287 74
All other property, viz: Salvage on losses already paid, $15,030 04; rents due and accrued, $1,737 37; due for re-insurance, on losses paid, $1,438 86; 5/8 steam-wrecking tug A. J. Smith, $16,250 00; wrecking pumps, $17,000 00		51,456 27
Total		$2,759,001 45
Less amount deposited in Virginia, Mississippi and Canada pledged to secure the liability of the Company in said States and country		170,000 09
Aggregate amount of all available assets		$2,589,001 45

LIABILITIES.

Net amount of unpaid losses		$169,478 11
Unearned premiums, at 50 per cent., on fire risks under one year	$443,538 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	285,469 58	
Unearned premiums, at 50 per cent., on inland navigation risks	3,185 50	
Unearned premiums, at 100 per cent. on marine risks	57,715 00	
Amount of unearned premiums on all outstanding risks		789,908 61
Due and accrued for rent		2,000 00
Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection		8,003 07
Total		$969,389 79
Less the liability of the Company in Virginia, Mississippi and Canada		46,906 73
Gross liabilities, except capital stock		$922,483 06
Surplus as regards policy holders		$1,666,518 39
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$666,518 39

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$1,120,394 79	
Net cash premiums received on marine and inland risks	532,823 03	$1,653,217 82
Notes received for unpaid premiums	23,287 74	
Interest on bonds and mortgages		17,304 03
Interest and dividends from all other sources		97,563 14
Income from all other sources		3,638 68
Received during the year in cash		$1,771,723 67

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$658,072 41	
Net amount paid for marine and inland losses	323,446 40	$981,518 81
Cash dividends paid		200,000 00
Commissions and brokerage		245,410 52
Salaries, fees and wages		148,843 21
State, national and local taxes		25,702 50
All other payments		128,744 67
Expenditures during the year in cash		$1,730,219 71

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$135,409,688	$1,356,060 22
Written or renewed during the year	133,585,456	1,246,832 57
Total	$268,995,144	$2,602,892 79
Deduct those expired and marked off as terminated	128,383,500	1,167,644 22
In force at the end of the year	$140,611,644	$1,435,248 57
Deduct amount re-insured	1,309,573	14,301 10
Net amount in force	$139,302,071	$1,420,947 47

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$95,272,345	$887,077 06
More than *one* and not more than *three* years to run	26,674 031	300,498 42
More than three years to run	17,355,695	233,371 99
Net amount in force December 31st, 1877	$139,302,071	$1,420,947 47

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,441,292	$34,622 01
Written during the year	94,976,457	777,723 53
Total	$100,417,749	$812,345 54
Deduct those expired and marked off as terminated	90,892,161	748,259 54
In force December 31st, 1877	$9,525,588	$64,086 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$24,315,098 63
Total losses paid from organization to date	12,621,027 41
Total losses incurred during the year	1,016,141 22
Total cash dividends declared since the Company commenced business	1,864 000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $7,287,443 00; marine and inland, $12,689,915 00	$19,877,358 00
Premiums received, fire, $90,839 68; marine and inland, $46,000 75	136,840 43
Losses paid, fire, $37,321 99; marine and inland, $14,888 53.	52,210 52
Losses incurred, fire, $33,455 95: marine and inland. $14,683 27	48,089 22

PHOENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; commenced business June, 1854; commenced business in Illinois February, 1857.]

H. KELLOGG, PRESIDENT. D. W. C. SKILTON, SECRETARY.

E. P. BEACH, *Attorney in Illinois to accept services of process*, residing at Springfield.

CAPITAL.

Capital stock authorized	$2,100,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$135,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		53,000 00
Interest due and accrued on bond and mortgage loans		1,395 00
Total value of mortgaged premises	$82,000 00	
Market value of United States bonds owned by the Company...Par value	100,000 00	110,000 00
Market value of other stocks and bonds owned by the Company, viz:		1,534,612 48

	Par value.	Market value.
National and other bank stock	$526,800 00	$679,506 00
Holyoke Water Power Co. stock	35,000 00	51,450 00
New York, N. H. & H. R. R. Co. stock	50,000 00	79,500 00
Rensselaer & Saratoga R. R. Co. stock	25,000 00	24,500 00
Chicago, Rock Island and Pacific R. R. Co. stock	20,000 00	20,050 00
Chicago, Burlington and Quincy R. R. Co. stock	20,000 00	20,400 00
Alabama State bonds	50,000 00	20,500 00
Indiana State bonds	100,000 00	102,000 00
South Carolina State (old registered) bonds	25,003 70	10,001 48
Tennessee State bonds	26,000 00	9,880 00
Madison county, Iowa, bonds	25,000 00	25,750 00
Hartford city bonds	10,000 00	11,000 00
Detroit city bonds	50,000 00	55,000 00
Cincinnati city bonds	50,000 00	54,500 00
Cambridge city, (Ind.) bonds	3,000 00	3,000 00
San Francisco bonds	48,500 00	50,925 00
Jacksonville, Ills., bonds	50,000 00	52,500 00
New Britain Water bonds	10,000 00	11,000 00
Atlantic Dock Co. bonds	50,000 00	52,500 00
Contra Costa Water Co. bonds	25,000 00	25,750 00
Indianapolis and Cincinnati R. R. bonds	51,000 00	45,900 00
Connecticut Western R. R. bonds	29,000 00	5,000 00
Connecticut Valley R. R. bonds	100,000 00	60,000 00
Harlem River and Port Chester R. R. bonds	50,000 00	59,000 00
Southern Minnesota R. R. bonds	50,000 00	5,000 00
	$1,470,303 70	$1,534,612 48

Amount loaned on stocks and bonds as collateral		173,523 00
Market value of collaterals	$198,098 00	
Cash on hand and in bank		320,132 45
Interest due and accrued on collateral loans and bank deposits		2,197 59
Net premiums in due course of collection not more than three months due		155,450 81
Rents due and accrued		883 83
Total		$2,486,194 66
Less amount deposited in Oregon pledged to secure the liability of the Company in said State		50,000 00
Aggregate amount of all available assets		$2,436,194 66

LIABILITIES.

Net amount of unpaid losses		$114,756 46
Unearned premiums, at 50 per cent. on fire risks under one year	$515,763 43	
Unearned prem's, *pro rata*, on fire risks running more than one year	282,070 19	
	$797,833 62	
Less the unearned premiums on risks in Oregon	14,932 36	
Amount of unearned premiums on all outstanding risks		782,901 26
Gross liabilities, except capital stock		$897,657 72
Surplus as regards policy holders		$1,538,536 94
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$538,536 94

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$1,325,555 79
Interest on bonds and mortgages	2,754 17
Interest and dividends from all other sources	109,582 20
Income from all other sources	3,938 96
Income during the year in cash	$1,441,831 12

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$645,340 06
Cash dividends paid	200,000 00
Commissions and brokerage, including rebate to the insured	212,016 97
Salaries, fees and wages	65,195 48
State, national and local taxes	39,408 60
All other payments	115,755 81
Expenditures during the year in cash	$1,277,716 92

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$107,262,557	$1,487,264 81
Written or renewed during the year	105,435,650	1,325,555 79
Total	$212,698,207	$2,812,820 60
Deduct those expired and marked off as terminated	93,199,968	1,311,176 74
In force at the end of the year	$119,498,239	$1,501,643 86

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$82,806,990	$1,081,526 87
More than *one* and not more than *three* years to run	26,600,526	337,331 92
More than three years to run	10,090,723	132,785 07
Net amount in force December 31st, 1877	$119,498,239	$1,501,643 86

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$20,463,940 76
Total losses paid from organization to date	12,441,173 24
Total losses incurred during the year	656,410 46
Total cash dividends declared since the Company commenced business	1,920,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,345,604 00
Premiums received, fire	108,229 06
Losses paid, fire	35,496 06
Losses incurred, fire	37,722 00

PRESCOTT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business January 15, 1872; commenced business in Illinois March 31, 1873.]

FRANKLIN GREENE, PRESIDENT. FRANCIS H. STEVENS, SECRETARY.

JAS. R. MILLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$80,000 00
Interest due and accrued on bond and mortgage loans			1,981 01
Total value of mortgaged premises		$142,160	
Market value of stocks and bonds owned by the Company, viz:			272,527 50
	Par value.	Market value.	
City of Worcester bonds	$40,000 00	$40,000 00	
City of Cincinnati bonds	25,000 00	25,000 00	
City of Boston bonds	10,000 00	10,650 00	
Boston & Lowell R. R. bonds	25,000 00	26,937 50	
National Bank stock	157,100 00	168,940 00	
Automatic Signal Telegraph Company stock	1,000 00	1,000 00	
	$258,100 00	$272,527 50	
Amount loaned on stocks and bonds as collateral			6,000 00
Market value of collaterals		$7,145 00	
Cash on hand and in bank			21,314 12
Interest due and accrued on stocks not included in market value			1,858 33
Interest due and accrued on collateral loans			18 73
Gross premiums in due course of collection not more than three months due			13,872 06
Aggregate amount of all available assets			$397,571 75

LIABILITIES.

Net amount of unpaid losses		$9,635 94
Unearned premiums, at 50 per cent., on fire risks under one year	$57,984 35	
Unearned premiums, *pro rata*, on fire risks running more than one year	37,827 20	
Amount of unearned premiums on all outstanding risks		95,811 55
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		2,080 28
Gross liabilities, except capital stock		$107,527 77
Surplus as regards policy holders		$290,043 98
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$90,043 98

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$140,710 58
Interest on bonds and mortgages	5,196 67
Interest and dividends from all other sources	16,566 03
Income from all other sources	927 96
Received during the year in cash	$163,401 24

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$72,007 68
Cash dividends paid	20,000 00
Commissions and brokerage	23,838 26
Salaries, fees and wages	9,812 49
State, national and local taxes	2,560 48
All other payments	12,099 20
Expenditures during the year in cash	$140,318 06

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$13,869,137	$189,781 33
Written or renewed during the year	15,120,412	161,580 77
Total	$28,989,549	$351,262 10
Deduct those expired and marked off as terminated	13,930,989	156,093 84
In force at the end of the year	$15,058,560	$195,168 26
Deduct amount re-insured	161,479	1,866 02
Net amount in force	$14,897,081	$193,302 24

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$9,880,760	$115,968 70
More than *one* and not more than *three* years to run	1,970,586	28,539 88
More than three years to run	3,207,214	50,659 68
Net amount in force December 31st, 1877	$15,058,560	$195,168 26

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$700,583 71
Total losses paid from organization to date	254,360 62
Total losses incurred during the year	79,850 06
Total cash dividends declared since the Company commenced business	70,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,090,103 00
Premiums received, fire	11,743 83
Losses paid, fire	6,526 47
Losses incurred, fire	6,526 47

PROVIDENCE WASHINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Providence, R. I.; commenced business 1799; commenced business in Illinois June 21, 1872.]

J. H. DEWOLF, PRESIDENT. WARREN S. GREENE, SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Market value of United States bonds owned by the Company...par value.. $60,000 00		$71,700 00
Market value of other stocks and bonds owned by the Company, viz:.....		418,850 00
	Par value.	Market value.
National Bank stock.....	$155,000 00	$159,900 00
New York, Providence & Boston R.R bonds....	10,000 00	11,500 00
Delaware and Hudson Canal Co.'s 1st mortgage bonds.....	40,000 00	40,000 00
Rensaelaer and Saratoga R. R. 1st mortgage bonds.....	12,000 00	13,800 00
City of Chicago, S. B. Buckner bonds.....	45,000 00	45,000 00
New York Mutual Gas Light Co.'s bands.....	30,000 00	32,400 00
What Cheer corporation, real estate bonds.....	30,000 00	30,000 00
City of Providence notes.....	30,000 00	30,000 00
Rhode Island Hospital Trust Co. participation account.....	50,000 00	50,000 00
Fifty shares Providence Tool Co.....	5,000 00	6,250 00
	$407,000 00	$418,850 00
Cash on hand and in bank.....		57,547 74
Interest due and accrued on stocks not included in market value.....		8,109 00
Net premiums in due course of collection, not more than three months due.....		21,143 38
Bills receivable, taken for fire, marine and inland risks.....		34,615 25
Items not admitted as assets, viz: Amount of premiums unpaid on policies which have been issued more than three months.....	$669 90	
Aggregate amount of all available assets.....		$606,965 37

LIABILITIES.

Net amount of unpaid losses.....		$45,952 62
Unearned premiums, at 50 per cent. on fire risks under one year.....	$60,217 54	
Unearned prem's, *pro rata*, on fire risks running more than one year.....	32,604 85	
Unearned premiums, at 50 per cent. on inland navigation risks.....	4,506 10	
Unearned premiums at 100 per cent. on marine risks.....	43,683 49	
Amount of unearned premiums on all outstanding risks.....		141,011 98
Cash dividends unpaid.....		2,052 80
Gross liabilities except capital stock.....		$189,017 40
Surplus as regards policy holders.....		$417.947 97
Amount of capital stock paid up.....		400,000 00
Surplus over paid up capital.....		$17,947 97

INCOME DURING THE YEAR.

Net cash premiums received on fire risks.....	$145,725 05	
Net cash premiums received on marine and inland risks.....	177,055 96	$322,781 01
Notes received for unpaid premiums.....	86,240 65	
Interest and dividends from all other sources.....		29,119 03
Received during the year in cash.....		$351,900 04

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	$105,600 33	
Net amount paid for marine and inland losses.....	136,376 33	$241,976 66
Cash dividends paid.....		27,387 65
Commissions and brokerage.....		41,996 22
Salaries, fees and wages.....		11,843 00
State, national and local taxes.....		5,809 08
All other payments.....		15,838 15
Expenditures during the year in cash.....		$344.850 76

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	$14,581,051	$193,750 54
Written or renewed during the year.....	20,562,913	175.242 61
Total.....	$35,143,964	$368,993 15
Deduct those expired and marked off as terminated.....	18,122,602	174,510 24
In force at the end of the year.....	$17,021,362	$194,482 91
Deduct amount re-insured.....	1,114,081	13,043 63
Net amount in force.....	$15,907,281	$181,439 28

RECAPITULATION:

In force having from date of policy not more than *one* year to run....	$11,198,002	$120,435 06
More than *one* and not more than *three* years to run.....	2,040,713	26,105 92
More than three years to run.....	2,668,566	34,899 18
Net amount in force December 31st, 1877.....	$15,907,281	$181,439 28

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	$937,013	$39,199 91
Written during the year.....	34,007,387	204,187 92
Total.....	$34,944,400	$243,387 83
Deduct those expired and marked off as terminated.....	33,609,250	188,904 22
In force at the end of the year.....	$1,335,150	$54,483 61
Deduct amount re-insured.....	149,662	1,787 92
Net amount in force December 31st, 1877.....	$1,185,488	$52,695 69

GENERAL INTERROGATORIES.

Total losses incurred during the year.....	$260,354 74

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $758,461 00; marine and inland, $664,176 00.....	$1,422,637 00
Premiums received, fire, $9,743 54; marine and inland, $4,508 96.....	14,252 50
Losses paid, fire, $8,014 88; marine and inland, $4,118 30.....	12,133 18
Losses incurred, fire, $6,985 77; marine and inland, $4,118 30.....	11,104 07

RELIEF FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York. N. Y.; commenced business December 17, 1855; commenced business in Illinois May 11, 1877.]

J. H. PINKNEY, PRESIDENT. WM. E. CRARY, SECRETARY.

R. A. WALLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$200,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....		$4,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		59,979 31
Loans upon bond and mortgage upon which more than one year's interest is due		8,500 00
Interest due and accrued on bond and mortgage loans.....		2,853 00
Total value of mortgaged premises.....	$195,000	
Market value of United States bonds owned by the Company, par value, $111,000 00		117,605 00
Market value of other stocks and bonds owned by the Company, viz:.....		31,800 00

	Par val.	Market val.	
Montgomery bonds	$9,500 00	$6,000 00	
Rahway, N. Y., bonds	10,000 00	10,000 00	
Rochester R. R. bonds	5,000 00	5,300 00	
New York County bonds	10,000 00	10,500 00	
	$34,500 00	$31,800 00	
Amount loaned on stocks and bonds as collateral			53,550 00
Market value of collaterals		$39,200 00	
Cash on hand and in bank			24,004 21
Interest due and accrued on stocks not included in market value			1,100 00
Interest due and accrued on collateral loans			1,350 00
Gross premiums in due course of collection, not more than three months due			9,094 56
Items not admitted as assets: Maps, books, furniture and fixtures		$1,959 42	
Aggregate amount of all available assets			$313,836 08

LIABILITIES.

Net amount of unpaid losses		$9,500 00
Unearned premiums, at 50 per cent. on fire risks under one year	$44,549 09	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,024 06	
Amount of unearned premiums on all outstanding risks		46,573 15
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,190 00
Gross liabilities, except capital stock		$57,263 15
Surplus as regards policy holders		$256,572 98
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$56,572 98

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$112,382 98
Interest on bonds and mortgages	5,297 50
Interest and dividends from all other sources	15,068 69
Received during the year in cash	$132,749 17

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$67,303 94
Cash dividends paid	20,000 00
Commissions and brokerage	11,202 54
Salaries, fees and wages	13,300 00
State, national and local taxes	3,039 46
All other payments	13,089 51
Expenditures during the year in cash	$128,148 45

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$15,132,700	$95,895 06
Written or renewed during the year	17,860 681	133,642 08
Total	$32,993,381	$229,537 14
Deduct those expired and marked off as terminated	17,477,837	137,202 59
In force at the end of the year	$15,515,544	$92,334 55
Deduct amount re-insured	139,900	1,246 65
Net amount in force	$15,375,644	$91,087 90

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$15,229,968	$89,098 18
More than *one* and not more than *three* years to run	235,790	2,574 25
More than three years to run	49,786	662 12
Net amount in force December 31st, 1877	$15,515,544	$92,334 55

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,944,565 40
Total losses paid from organization to date	1,718,849 86
Total losses incurred during the year	55,429 86
Total cash dividends declared since the Company commenced business	481,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$732,698 00
Premiums received, fire	6,638 96
Losses paid, fire	60 00
Losses incurred, fire	2,560 00

RESOLUTE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business July 20, 1857; commenced business in Illinois March 3, 1876.]

JOHN GIHON, PRESIDENT. WM. M. RANDALL, SECRETARY.

GEO. W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans upon bond and mortgage (first liens) upon which more than one year's interest is due		$12,000 00
Interest due and accrued on bond and mortgage loans		70 00
Total value of mortgaged premises	$18,000 00	
Market value of United States bonds owned by the Company, par value	140,500 00	144,638 12
Market value of other stocks and bonds owned by the Company, viz:		
Brooklyn City bonds: par value,	20,000 00	21,200 00
Cash on hand and in bank		3,451 18
Interest due and accrued on stocks not included in market value		1,125 00
Gross premiums in due course of collection not more than three months due		6,809 37
All other property, viz: Due for re-insurance on losses paid.		503 52
Aggregate amount of all available assets		$189,797 19

LIABILITIES.

Net amount of unpaid losses	$6,213 70
Interest due and declared remaining unpaid or uncalled for	732 84
Due and accrued for salaries and other miscellaneous expenses	1,000 00
Gross liabilities except capital stock	$7,946 54
Surplus as regards policy holders	$181,850 65

Amount of capital stock paid up	$200,000 00	
Amount of net available assets	181,850 65	
Impairment of capital		$18,149 35

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$35,598 87
Interest on bonds and mortgages	840 00
Interest and dividends from all sources	11,453 32
Received during the year in cash	$47,892 19

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$59,311 30
Scrip or certificates of profits redeemed in cash	10 98
Commissions and brokerage	5,002 02
Salaries, fees and wages	19,048 50
State, national and local taxes	198 43
All other payments	7,695 23
Expenditures during the year in cash	$91,266 46

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$7,697,813	$76,292 61
Written or renewed during the year	9,166,619	83,349 47
Total	$16,864,432	$159,642 08
Deduct those expired and marked off as terminated	9,619,335	87,587 00
In force at the end of the year	$7,245,097	$72,055 08

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,146,629 19
Total losses paid from organization to date	1,435,794 76
Total losses incurred during the year	60,914 00
Total cash dividends declared since the Company commenced business	273,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$298,197 00
Premiums received, fire	2,564 74
Losses paid, fire	498 41
Losses incurred, fire	1,331 74

REVERE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business May 6, 1875; commenced business in Illinois May 25, 1875.]

JOSEPH H. WELLMAN, PRESIDENT. JOHN W. BELCHER, SECRETARY

CONRAD WITKOWSKY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$67,000 00
Interest due and accrued on bond and mortgage loans		1,529 44
Total value of mortgaged premises	$114,000	
Market value of United States bonds owned by the Company .....par value $50,000		52,037 50
Market value of other stocks and bonds owned by the Company, viz:		119.825 00

	Par val.	Market val.
Old Colony Railroad stock	$10,000 00	$9,450 00
Norwich and Worcester Railroad stock	3,000 00	3,780 00
Cheshire Railroad bonds	15,000 00	15,000 00
National bank stock	62,600 00	70,595 00
South Boston Gas Light Co.'s coupon notes	10,000 00	10,000 00
E. F. Fairbanks & Co.'s stock	10,000 00	11,000 00
	$110,600 00	$119,825 00

Amount loaned on stocks and bonds as collateral		5,050 00
Market value of collaterals	$6,360 00	
Cash on hand and in bank		13,948 94
Interest due and accrued on stocks not included in market value		750 00
Interest due and accrued on collateral loans		148 61
Gross premiums in due course of collection not more than three months due		15,954 01
Aggregate amount of all available assets		$274,243 50

LIABILITIES.

Net amount of unpaid losses		$1,764 98
Unearned premiums, at 50 per cent., on fire risks under one year	$38,207 37	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,304 69	
Amount of unearned premiums on all outstanding risks		59,512 06
Due and accrued for salaries and other miscellaneous expenses		1,187 50
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		2,393 10
Gross liabilities, except capital stock		$64,857 64
Surplus as regards policy holders		$209,385 86
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$9,385 86

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$89,965 88
Interest on bonds and mortgages	4,575 10
Interest and dividends from all other sources	8,378 67
Received during the year in cash	$102,919 65

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$41,689 55
Cash dividends paid	10,000 00
Commissions and brokerge	17,188 03
Salaries, fees and wages	11,024 84
State, national and local taxes	4,166 50
All other payments	11,625 87
Expenditures during the year in cash	$95.644 79

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$6,375,389	$78,260 37
Written or renewed during the year	10,537,211	106,223 38
Total	$16,912,600	$184,483 75
Deduct those expired and marked of as terminated	7,699,221	73,013 51
In force at the end of the year	$9,213,379	$111,470 24
Deduct amount re-insured	178,989	2,278 48
Net amount in force	$9,034,440	$109,191 76

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$6,686,783	$76,414 74
More than *one* and not more *three* years to run.....	1,039,286	15,061 52
More than three years to run.....	1,807,371	17,715 50
Net amount in force December 31st, 1877.....	$9,034,440	$109,191 76

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$204,364 30
Total losses paid from organization to date.....	52,645 57
Total losses incurred during the year.....	43,418 92
Total cash dividends declared since the Company commenced business.....	10,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$593,980 00
Premiums received, fire.....	7,183 05
Losses paid, fire.....	5,851 17
Losses incurred, fire.....	5,889 17

ROCHESTER GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Rochester, N. Y.; commenced business February 23, 1872; commenced business in Illinois, March, 14, 1874.]

FREDERICK COOK, PRESIDENT. RUDOLPH VERY, SECRETARY.

WM. SCHRADER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....		$1,961 14
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		142,920 00
Interest due and accrued on bond and mortgage loans		3,223 65
Total value of mortgaged premises.....	$518,770	
Market value of United States bonds owned by the Company, par value.....	$100,000	106,062 50
Market value of other stocks and bonds owned by the Company, viz: Rochester City bonds, par value, $20,000.....		21,000 00
Cash on hand and in bank.....		81,315 74
Interest due and accrued on stocks not included in market value.....		2,403 85
Gross premiums in due course of collection not more than three months due.....		10,216 17
Aggregate amount of all available assets.....		$369,103 05

LIABILITIES.

Net amount of unpaid losses.....		$2,898 00
Unearned premiums, at 50 per cent. on fire risks under one year.....	$78,221 49	
Unearned premiums, *pro rata*, on fire risks running more than one year ...	18,326 04	
Unearned premiums, at 50 per cent., on inland navigation risks.....	464 50	
Amount of unearned premiums on all outstanding risks.....		97,012 03
Gross liabilities, except capital stock.....		$99,910 03

Surplus as regards policy holders	$269,193 02
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$69,193 02

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$171,112 86	
Net cash premiums received on marine and inland risks	859 00	$171,971 86
Interest on bonds and mortgages		8,956 11
Interest and dividends from all other sources		10,360 61
Income from all other sources		90 00
Received during the year in cash		$191,378 58

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$108,691 75
Cash dividends paid	20,000 00
Commissions and brokerage	29,255 17
Salaries, fees and wages	7,780 00
State, national and local taxes	4,672 04
All other payments	11,764 56
Expenditures during the year in cash	$182,163 52

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$19,445,888	$209,182 13
Written or renewed during the year	19,761,346	204,257 69
Total	$39,207,234	$413,439 82
Deduct those expired and marked off as terminated	20,744,226	222,945 77
In force at the end of the year	$18,463,008	$190,499 05
Deduct amount re-insured	62,500	62 50
Net amount in force	$18,456,758	$190,431 55

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$15,117,623	$156,442 98
More than *one* and not more than *three* years to run	3,283,085	33,198 52
More than three years to run	56,050	790 05
Net amount in force December 31st, 1877	$18,456,758	$190,431 55

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$98,000	$1,051 00
Written during the year	87,600	929 00
Total	$185,600	$1,980 00
Deduct those expired and marked off as terminated	98,000	1,051 00
In force December 31st, 1877	$87,600	$929 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$917,204 10
Total losses paid from organization to date	405,989 31
Total losses incurred during the year	108,228 25
Total cash dividends declared since the Company commenced business	67,000 00
Total dividends declared payable in stock from organization	25,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$805,585 00
Premiums received, fire	10,393 90
Losses paid, fire	7,808 38
Losses incurred, fire	7,808 38

ROCHESTER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Rochester, Pa.; commenced business June 11, 1872; commenced business in Illinois August 30, 1875.]

G. C. SPEYERER, PRESIDENT. JOHN GRAEBING, JR., SECRETARY.

JOHN M. SNYDER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$8,700 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		85,837 59
Interest due and accrued on bond and mortgage loans		8,065 55
Total value of mortgaged premises	$246,700 00	
Cash on hand and in bank		8,810 30
Gross premiums in due course of collection not more than three months due		10,921 33
Bills receivable not matured, taken for fire, marine, and inland risks		10,239 28
All other property, viz: Rents due and accrued		225 00
Items not admitted as assets: Premiums unpaid on policies issued more than three months	$1,921 04	
Aggregate amount of all available assets		$132,299 05

LIABILITIES.

Net amount of unpaid losses		$3,811 39
Unearned premiums, at 50 per cent., on fire risks under one year	$11,541 87	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,658 81	
Amount of unearned premiums on all outstanding risks		20,200 18
Due and accrued for salaries and other miscellaneous expenses		219 50
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,928 75
Gross liabilities, except capital stock		$26,159 82
Surplus as regards policy holders		$106,139 23
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$6,139 23

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$29,282 05
Notes received for unpaid premiums	$10,289 28	
Interest on bonds and mortgages		6,571 91
Interest and dividends from all other sources		528 00
Income from all other sources, viz: Rents		93 00
Received during the year in cash		$36,474 96

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$16,689 52
Cash dividends paid	10,000 00
Commissions and brokerage	4,856 18
Salaries, fees and wages	2,681 79
State, national and local taxes	756 95
Expenditures during the year in cash	$34,434 44

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$2,619,802	$42,322 00
Written or renewed during the year	1,972,596	36,584 72
Total	$4,592,398	$78,906 72
Deduct those expired and marked off as terminated	2,065,878	39,806 35
In force at the end of the year	$2,506,520	$39,100 37

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$1,315,919	$23,083 74
More than *one* and not more than *three* years to run	1,171,676	15,736 63
More than three years to run	18,925	280 00
Net amount in force December 31st, 1877	$2,506,520	$39,100 37

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$212,859 04
Total losses paid from organization to date	99,853 87
Total losses incurred during the year	15,189 52
Total cash dividends declared since the Company commenced business	31,500 00
Total dividends declared payable in stock from organization	1,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$31,400 00
Premiums received, fire	541 87
Losses paid, fire	1,406 45
Losses incurred, fire	1,406 45

ROGER WILLIAMS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Providence, R. I.; commenced business August, 1848; commenced business in Illinois March 10, 1873.]

J. W. DAVENPORT, PRESIDENT. WM. H. FREDERICK, SECRETARY.

HENRY H. BROWN, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$75,000 00
Interest due and accrued on bond and mortgage loans		1,886 91
Total value of mortgaged premises	$200,000 00	
Market value of stocks and bonds owned by the Company, viz:		191,285 00

	Par value.	Market value.	
National Bank stock	$128,500 00	$132,110 00	
Providence Gas Co. stock	15,000 00	18,000 00	
New York, Providence and Boston R.R. Co. stock.	12,000 00	15,000 00	
State of Maine bonds	10,000 00	10,750 00	
State of Missouri bonds	15,000 00	15,425 00	
	$180,000 00	$191,285 00	
Amount of all other loans made by the Company, viz: To City of Providence			20,000 00
Cash on hand and in bank			26,682 16
Interest due and accrued on stocks not included in market value			3,558 60
Gross premiums in due course of collection, not more than three months due			56,624 52
Bills receivable, not matured, taken for fire, marine and inland risks			10,022 57
Aggregate amount of all available assets			$385,059 76

LIABILITIES.

Net amount of unpaid losses		$46,487 95
Unearned premiums, at 50 per cent., on fire risks under one year	$81,846 57	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,414 09	
Unearned premiums, at 50 per cent. on inland navigation risks	394 62	
Unearned premiums, at 100 per cent. on marine risks	17,478 51	119,133 79
Cash dividends unpaid		135 00
Due and accrued for salaries and other miscellaneous expenses		850 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		5,914 80
Gross liabilities, except capital stock		$172,471 54
Surplus as regards policy holders		$212,588 22
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$12,588 22

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$172,544 03	
Net cash premiums received on marine and inland risks	104,451 45	$276,995 48
Notes received for unpaid premiums	8,144 72	
Interest on bonds and mortgages		5,589 29
Interest and dividends from all other sources		11,940 89
Income from all other sources		12 84
Received during the year in cash		$294,538 50

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$146,827 41	
Net amount paid for marine and inland losses	92,257 16	$239,084 57
Cash dividends paid		3,959 00
Commissions and brokerage		38,288 93
Salaries, fees and wages		29,196 50
State, national and local taxes		6,899 15
Expenditures during the year in cash		$316,878 15

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$15,011,324	$226,371 32
Written or renewed during the year	15,040,279	189,111 82
Total	$30,051,603	$415,483 14
Deduct those expired and marked of as terminated	15,783,788	211,522 74
In force at the end of the year	$14,267,815	$203,960 40
Deduct amount re-insured	45,834	785 44
Net amount in force	$14,221,981	$203,174 96

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$11,441,674	$163,693 14
More than *one* and not more than *three* years to run	1,211,142	16,519 21
More than three years to run	1,569,165	22,962 61
Net amount in force December 31st, 1877	$14,221,981	$203,174 96

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$718,164	$26,486 30
Written during the year	22,164,357	110,009 09
Total	$22,882,521	$136,495 39
Deduct those expired and marked off as terminated	22,155,362	118,062 64
In force at the end of the year	$727,159	$18,432 75
Deduct amount re-insured	6,000	165 00
Net amount in force December 31, 1877	$721,150	$18,267 75

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$3,213,958 07
Total losses paid from organization to date	2,296,088 62
Total losses incurred during the year	247,164 74
Total cash dividends declared since the Company commenced business	334,000 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$477,784 00
Premiums received, fire	5,815 87
Losses paid, fire	6,237 53
Losses incurred, fire	6,237 53

RUTGERS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York City, N. Y.; commenced business October 10, 1853; commenced business in Illinois July 30, 1877.]

EDWARD B. FELLOWS, PRESIDENT. JOSEPH W. DUGLISS, SECRETARY.

H. J. STRAIGHT, E. W. LYMAN, *Attorneys in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$79,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		248,710 00
Interest due and accrued on bond and mortgage loans		4,243 60
Total value of mortgaged premises	$670,000	
Market value of United States bonds owned by the Company, par value	50,000 00	51,675 00
Market value of other stocks and bonds owned by the Company, viz: Forty-second Street and Grand Street Ferry 7 per cent. bonds—par value, $6,000		6,300 00
Amount loaned on stocks and bonds as collateral		43,550 00
Market value of collaterals	$63,440	
Cash on hand and in bank		7,897 79
Interest due and accrued on stocks not included in market value		730 00
Interest due and accrued on collateral loans		292 90
Gross premiums in due course of collection not more than three months due		3,184 13
Items not admitted as assets: Amount of premiums unpaid on policies issued more than three months	$3,400 73	
Aggregate amount of all available assets		$446,083 42

LIABILITIES.

Net amount of unpaid losses		$6,424 00
Unearned premiums, at 50 per cent., on fire risks under one year	$32,886 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,087 38	
Amount of unearned premiums on all outstanding risks		34,974 30
Due aud accrued for salaries and other miscellaneous expenses		500 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		400 00
Gross liabilities except capital stock		$42,298 30
Surplus as regards policy holders		$403,785 12
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$203,785 12

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$74,719 09
Interest on bonds and mortgages	18,225 83
Interest and dividends from all other sources	5,057 38
Income from all other sources	2,357 46
Received during the year in cash	$100,359 76

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$17,985 83
Cash dividends paid	40,000 00
Commissions and brokerage	8,297 66
Salaries, fees and wages	17,331 66
State, national and local taxes	5,945 25
All other payments	7,356 56
Expenditures during the year in cash	$96,916 96

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,647,715	$74,610 74
Written or renewed during the year	16,754,297	81,874 57
Total	$31,402,012	$156,485 31
Deduct those expired and marked off as terminated	17,174,970	86,836 03
In force at the end of the year	$14,227,042	$69,649 28
Deduct amount re-insured	166,632	1,070 05
Net amount in force	$14,060,410	$68,579 23

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$13,685,276	$65,773 84
More than *one* and not more than *three*, years to run	305,984	2,095 49
More than three years to run	69,150	709 90
Net amount in force December 31st, 1877	$14,060,410	$68,579 23

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,972,629 71
Total losses paid from organization to date	744,346 05
Total losses incurred during the year	23,021 77
Total cash dividends declared since the Company commenced business	684,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$623,560 00
Premiums received, fire	4,978 49
Losses paid, fire	None.
Losses incurred, fire	2,500 00

SAFEGUARD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York City, N. Y.; commenced business January 6, 1872; commenced business in Illinois April 12, 1876.]

THOS. C. DOREMUS, PRESIDENT. JAMES YEREANCE, SECRETARY

F. A. MITCHELL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	200,000 00

ASSETS

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$31,000 00
Total value of mortgaged premises		$90,000 00	
Market value of United States bonds owned by the Company, par value	215,000		248,568 00
Market value of other stocks and bonds owned by the Company, viz:			59,947 00
	Par Value.	Market Value.	
New York City assessment stock	$20,000 00	$20,200 00	
" " State Sinking Fund deficiency stock	10,000 00	11,000 00	
" " improvement stock	5,000 00	5,650 00	
" " consolidated stock	10,000 00	11,400 00	
New Brunswick, N. J.. 1878 bonds	2,000 00	2,000 00	
" " " 1896 bonds	5,500 00	5,720 00	
Alabama State bonds	9,700 00	8,977 00	
	$62,200 00	$59,947 00	
Amount loaned on stocks and bonds as collateral			18,600 00
Market value of collaterals		$24,872 00	
Cash on hand and in bank			19,167 00
Interest due and accrued on stocks not included in market value			806 00
Interest due and accrued on collateral loans			223 80
Gross premiums in due course of collection not more than three months due			12,777 83
All other property, viz: Salvage on losses already paid			2,100 00
Aggregate amount of all available assets			$393,189 22

LIABILITIES.

Net amount of unpaid losses		$14,134 00
Unearned premiums, at 50 per cent., on fire risks under one year	$50,204 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,235 01	
Unearned premiums, at 50 per cent., on inland navigation risks	756 25	
Amount of unearned premiums on all outstanding risks		59,196 01
Due and accrued for salaries and other miscellaneous expenses		1,000 00
All other demands against the Company, viz: Commissions and other charges due to become due to agents and brokers		1,916 60
Gross liabilities, except capital stock		$76,246 61
Surplus as regards policy holders		$316,942 61
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$116,942 61

INCOME DURING THE YEAR

Net cash premiums received on fire risks	$133,364 58	
Net cash premiums received on marine and inland risks	1,654 45	$135,019 03
Interest on bonds and mortgages		2,170 00
Interest and dividends from all other sources		18,789 12
Income from all other sources		1,995 02
Received during the year in cash		$157,973 17

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$78,332 28	
Net amount paid for marine and inland losses	2,017 22	$80,349 50
Cash dividends paid		32,000 00
Commissions and brokerage		22,579 08
Salaries, fees and wages		17,550 00
State, national and local taxes		2,554 83
All other payments		15,177 74
Expenditures during the year in cash		$170,211 15

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$17,483,851	$110,786 62
Written or renewed during the year	22,876,263	149,379 13
Total	$40,360,114	$260,165 75
Deduct those expired and marked off as terminated	21,688,802	144,536 99
In force at the end of the year	$18,671,312	$115,628 76
Deduct amount re-insured	317,395	2,171 89
Net amount in force	$18,353,917	$113,456 87

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$16,845,420	$109,409 49
More than *one* and not more than *three* years	1,236,379	9,637 10
More than three years to run	272,118	3,410 28
Net amount in force December 31st, 1877	$18,353,917	$113,456 87

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$107,250	$3,668 86
Written during the year	63,750	1,804 45
Total	$171,000	$5,473 31
Deduct those expired and marked of as terminated	121,500	3,960 81
In force December 31st, 1877	$49,500	$1,512 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$848,572 44
Total losses paid from organization to date	327,578 79
Total losses incurred during the year	90,350 80
Total cash dividends declared since the Company commenced business	118,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$799,220 00
Premiums received, fire	6,928 78
Losses paid, fire	7,020 02
Losses incurred, fire	9,520 02

SECURITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New Haven, Conn.; commenced business April, 1841; commenced business in Illinois April 22, 1875.]

CHARLES PETERSON, PRESIDENT. HUBERT MASON, SECRETARY.

CHARLES W. DREW, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$14,900 00
Interest due and accrued on bond and mortgage loans			94 37
Total value of mortgaged premises		$36,500 00	
Market value of United States bonds owned by the Company; par value		104,500 00	110,307 50
Market value of other stocks and bonds owned by the Company, viz:			174,986 50
	Par value.	Market value.	
National and other Bank stock	$61,700 00	$73,802 00	
New York, New Haven & Hartford R. R. Co. stock	20,000 00	30,650 00	
Shore Line R. R. Co. stock	6,160 00	7,137 00	
Morris and Essex R. R. Co. stock	18,000 00	13,680 00	
Chicago and Alton R. R. Co. bonds, income	16,500 00	17,242 50	
New Haven and Northampton R. R. Co. convertible bonds	15,000 00	12,750 00	
Pekin, Peoria & Jacksonville R. R. Co. 1st mort. bonds	6,000 00	5,400 00	
West Wisconsin R. R. Co. 1st mortgage bonds	3,000 00	1,200 00	
New Haven Water Co. 1st mortgage bonds	12,500 00	18,125 00	
	$158,800 00	$174,986 50	
Amount loaned on stocks and bonds as collateral			6,000 00
Market value of collaterals		$7,260 00	
Cash on hand and in bank			36,609 93
Interest due and accrued on stocks not included in market value			1,247 50
Interest due and accrued on collateral loans			34 71
Gross premiums in due course of collection not more than three months due			23,266 54
Bills receivable, taken for fire, marine and inland risks			14,946 36
All other property, viz: Salvage on losses already paid, $3,284; non-resident State tax due from stockholders, $353 00			3,637 00
Aggregate amount of all available assets			$386,030 41

LIABILITIES.

Net amount of unpaid losses		$30,813 12
Unearned premiums, at 50 per cent., on fire risks under one year	$80,639 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,657 10	
Unearned premiums, at 50 per cent., on inland navigation risks	4,289 01	
Unearned premiums, at 100 per cent., on marine risks	19,936 39	
Amount of unearned premiums on all outstanding risks		124,521 80
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		3,563 46
Gross liabilities, except capital stock		$158,398 38
Surplus as regards policy holders		$227,632 03
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$27,632 03

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$184,914 80	
Net cash premiums received on marine and inland risks	119,027 43	$303,942 23
Notes received for unpaid premiums	14,946 36	
Interest on bonds and mortgages		1,081 50
Interest and dividends from all other sources		15,563 73
Received during the year in cash		$320,587 46

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$118,415 44	
Net amount paid for marine and inland losses	88,271 33	$206,686 77
Cash dividends paid		20,000 00
Commissions and brokerage		47,887 97
Salaries, fees and wages		24,088 19
State, national and local taxes		1,998 18
Expenditures during the year in cash		$300,661 11

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$12,759,500	$143,297 17
Written or renewed during the year	16,764,701	183,238 24
Total	$29,524,201	$326,517 41
Deduct those expired and marked off as terminated	15,352,297	124,176 36
In force at the end of the year	$14,171,904	$202,341 05
Deduct amount re-insured	362,428	6,221 64
Net amount in force	$13,809,476	$196,119 41

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,927,329	$161,278 61
More than *one* and not more than *three* years to run	1,222,524	14,386 56
More than three years to run	1,599,623	20,454 24
Net amount in force December 31st, 1877	$13,809,476	$196,119 41

	Marine and Inland risks.	Premiums
In force on the 31st day of December of the preceding year	$970,800	$31,059 39
Written during the year	15,224,375	113,962 41
Total	$16,195,175	$145,021 80
Deduct those expired and marked off as terminated	15,092,372	115,889 88
In force December 31st, 1877	$1,102,803	$29,131 92
Deduct amount re-insured	22,500	617 50
Net amount in force	$1,090,303	$28,514 42

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,035,491 67
Total losses paid from organization to date	1,366,252 85
Total losses incurred during the year	209,843 20
Total cash dividends declared since the Company commenced business	250,231 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $779,140; marine and inland, $825,694	$1,604,833 00
Premiums received, fire, $8,516 44; marine and inland, $6,409 46	14,925 90
Losses paid, fire, $6,282 80; marine and inland, $4,712 62	10,995 42
Losses incurred, fire, $6,320 80; marine and inland, $4,762 62	11,083 42

SHAWMUT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business September 23, 1875; commenced business in Illinois October 13, 1875.]

WM. S. DENNY, PRESIDENT. U. C. CROSBY, SECRETARY.

JOHN O, WILSON, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$50,500 00
Interest due and accrued on bond and mortgage loans			1,202 75
Total value of mortgaged premises		$108,500 00	
Market value of United States bonds owned by the Company, par val	110,100 00		116,833 50
Market value of other stocks and bonds owned by the Company, viz:			394,732 50

	Par value.	Market value.
Massachusetts State bonds	$100,000 00	$110,000 00
Boston, Massachusetts, Water Loan	100,000 00	109,500 00
Newton, " " "	50,00 00	56,250 00
Fall River. " " "	40,000 00	41,700 00
Danvers, " " "	50,000 00	51,000 00
First National Bank stock, Chelsea. Mass	1,200 00	1,320 00
Merchandise National Bank stock, Boston	10,000 00	10,000 00
Manufacturers' " " " "	10,000 00	9,962 50
Continental " " " "	5,000 00	5,000 00
	$366,200 00	$394,732 50

Cash on hand and in bank	11,673 88
Interest due and accrued on bonds not included in market value	8,607 46
Gross premiums in due course of collection not more than three months due	83,189 21
All other property, viz: Due for re-insurance	28,225 19
Aggregate amount of all available assets	$639,964 49

LIABILITIES.

Net amount of unpaid losses		$12,536 22
Unearned premiums, at 50 per cent., on fire risks under one year	$98,862 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,702 15	
Amount of unearned premiums on all outstanding risks		120,564 63
Due and accrued for salaries and other miscellaneous expenses		300 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		4,521 88
Gross liabilities, except capital stock		$137,922 73
Surplus as regards policy holders		$502,041 76
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$2,041 76

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$260,698 64
Interest on bonds and mortgages	1,759 50
Interest and dividends from all other sources	28,353 34
Received during the year in cash	$290,806 48

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$139,717 19
Commissions and brokerage	32,240 49
Salaries, fees and wages	19,793 28
State, national and local taxes	11,422 58
All other payments	15,526 16
Expenditures during the year in cash	$218,699 65

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,540,807	$159,955 57
Written or renewed during the year	29,444,620	289,070 12
Total	$39,985,427	$449,025 69
Deduct those expired and marked off as terminated	22,579,648	219,078 83
In force at the end of the year	$17,405,779	$229,946 86
Deduct amount re-insured	64,413	1,313 40
Net amount in force	$17,341,366	$228,633 46

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$13,123,454	$197,724 97
More than *one* and not more than *three* years to run	3,549,716	23,791 34
More than three years to run	732,609	8,430 55
Net amount in force December 31st, 1877	$17,405,779	$229,946 86

GENERAL INTERROGATORIES.

Total premiums received from organization of Association to date	$545,278 95
Total losses paid from organization to date	208,345 01
Total losses incurred during the year	137,061 65

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,630,615 00
Premiums received, fire	24,235 18
Losses paid, fire	6,055 04
Losses incurred, fire	6,055 04

SHOE AND LEATHER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business January 1, 1873: commenced business in Illinois March 22, 1873.]

JOHN C. ABBOTT, PRESIDENT. HENRY B. WHITE, SECRETARY.

JAMES R. MILLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	Unlimited
Capital stock paid up in cash	$300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$45,000 00
Interest due and accrued on bond and mortgage loans			978 34
Total value of mortgaged premises		$90,000 00	
Market value of United States bonds owned by the Company; par value		$150,000 00	156,162 50
Market value of other stocks and bonds owned by the Company, viz:			333,848 74

	Par value.	Market value.
Shawmut National Bank, Boston, stock	$25,300 00	$29,885 62
National Bank Republic, " "	25,000 00	32,875 00
Merchandise National Bank, " "	10,000 00	10,025 00
Hamilton " " " "	20,000 00	22,600 00
Second " " " "	10,000 00	14,025 00
Atlantic " " " "	3,100 00	4,128 00
Tremont " " " "	11,700 00	12,606 75
Nat. Bank Redemption " " "	5,000 00	7,033 50
Blackstone National " " "	16,700 00	17,430 62
Atlas " " " "	4,700 00	5,322 75
Merchants " " " "	6,200 00	8,184 00
Providence City 5 per cent. gold bonds	25,000 00	26,625 00
Cambridge " 6 " " "	10,000 00	10,300 00
" " 6 " " "	30,000 00	31,800 00
Somerville town 6 " "	21,500 00	22,252 50
Woburn " 6 " "	30,000 00	30,750 00
Brookline " 6 " "	8,000 00	8,000 00
Boston and Albany Railroad 7 per cent. bonds	25,000 00	28,875 00
Eastern Railroad 3½ per cent. bonds	21,000 00	11,130 00
	$308,600 00	$333,848 74

Cash on hand and in bank		89,686 48
Interest due and accrued on stocks not included in market value		5,378 22
Gross premiums in due course of collection, not more than three months due		19,525 58
Bills receivable, taken for fire, marine and inland risks		73,226 26
Items not admitted as assets: Amount of premiums unpaid on policies issued more than three months	$8,142 89	
Aggregate amount of all available assets		$678,751 12

LIABILITIES.

Net amount of unpaid losses		$35,674 06
Unearned premiums, at 50 per cent., on fire risks under one year	$55,480 08	
Unearned premiums, *pro rata*, on fire risks running more than one year	43,190 04	
Unearned premiums at 100 per cent. on marine risks	76,063 91	
Amount of unearned premiums on all outstanding risks		174,733 98
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,043 81
Gross liabilities, except capital stock		$211,351 87
Surplus as regards policy holders		$462,399 25
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$162,399 25

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$132,766 88	
Net cash premiums received on marine and inland risks	111,470 34	$244,236 72
Notes received for unpaid premiums	73,976 26	
Interest on bonds and mortgages		2,100 00
Interest and dividends from all other sources		27,552 57
Received during the year in cash		$273,889 29

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$65,087 43	
Net amount paid for marine and inland losses	47,395 67	$112,483 10
Cash dividends paid		30,000 00
Commissions and brokerage		27,328 74
Salaries, fees and wages		14,180 00
State, national and local taxes		8,901 33
All other payments		12,745 12
Expenditures during the year in cash		$200,636 29

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,263,341	$200,478 17
Written or renewed during the year	13,755,806	149,811 10
Total	$28,019,147	$350,284 27
Deduct those expired and marked off as terminated	12,783,523	147,993 71
In force at the end of the year	$15,235,624	$202,290 56
Deduct amount re-insured	75,712	822 51
Net amount in force	$15,159,912	$201,468 05

RECAPITULATION:

n force having from date of policy not more than *one* year to run	$9,404,515	$110,960 07
More than *one* and not more than *three* years to run	2,153,889	34,694 44
More than three years to run	3,677,220	96,636 05
Net amount in force December 31st, 1877	$15,235,624	$202,290 56

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$1,269,815	$81,302 28
Written during the year	5,078,852	117,574 22
Total	$6,348,667	$199,876 50
Deduct those expired and marked off as terminated	4,719,204	123,312 59
In force December 31st, 1877	$1,629,463	$76,063 91

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,134,575 64
Total losses paid from organization to date	421,238 01
Total losses incurred during the year	134,383 45
Total cash dividends declared since the Company commenced business	120,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,497,313 00
Premiums received, fire	15,898 35
Losses paid, fire	5,007 71
Losses incurred, fire	5,000 71

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Springfield, Mass.; commenced business 1851; commenced business in Illinois February 15, 1858.]

DWIGHT R. SMITH, PRESIDENT. SANFORD J. HALL, SECRETARY.

AMOS J. HARDING, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$750,000 00
Capital stock paid up in cash	750,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$134,900 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		394,599 55
Interest due and accrued on bond and mortgage loans		12,546 88
Total value of mortgaged premises	$787,000 00	
Market value of United States bonds owned by the Company, par value	100,000 00	119,000 00
Market value of other stocks and bonds owned by the Company, viz:		732,900 00

	Par value.	Market val.
National Bank stock	$150.120 00	$194,520 00
Railroad stocks	404,500 00	515,800 00
Rome and Watertown R. R. bonds	1,700 00	1,700 00
Morris and Essex R. R. bonds	8,000 00	9,280 00
New York and Harlem R. R. bonds	10,000 00	11,600 00
	$574,820 00	$732,900 00

Amount loaned on stocks and bonds as collateral		23,170 71
Market value of collaterals	$31,205	
Cash on hand and in bank		105,392 77
Interest due and accrued on stocks not included in market value		16,302 00
Interest due and accrued on collateral loans		810 04
Gross premiums in due course of collection, not more than three months due		95,095 74
All other property, viz: Rents due and accrued		1,312 52
Aggregate amount of all available assets		$1,636,029 71

LIABILITIES.

Net amount of unpaid losses		$68,338 31
Unearned premiums, at 50 per cent., on fire risks under one year	$273,155 14	
Unearned premiums, *pro rata*, on fire risks running more than one year	240,631 95	
Amount of unearned premiums on all outstanding risks		513,787 09
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		14,264 35
Gross liabilities, except capital stock		$596,389 75
Surplus as regards policy holders		$1,039,639 96
Amount of capital stock paid up		750,000 00
Surplus over paid up capital		$289,639 96

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$736,818 42
Interest on bonds and mortgages	33,491 30
Interest and dividends from all other sources	50,990 18
Income from all other sources, viz: Rents	3,255 03
Received during the year in cash	$824,554 93

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$351,444 99
Cash dividends paid	75,000 00
Commissions and brokerage	113,219 30
Salaries, fees and wages	37,286 17
State, national and local taxes	23,299 86
All other payments	70,533 09
Expenditures during the year in cash	$670,783 41

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$69,021,634	$868,996 61
Written or renewed during the year	71,367,287	800,717 41
Total	$140,388,921	$1,669,713
Deduct those expired and marked off as terminated	59,024,130	677,838 46
In force at the end of the year	$81,364,791	$991,874 57

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$44,573,130	$546,310 28
More than *one* and not more than *three* years to run.....	13,346,305	150,202 17
More than three years to run.....	23,445,356	295,362 12
Net amount in force December 31st, 1877.	$81,364,791	$991,874 57

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date.....	$9,611,618 81
Total losses paid from organization to date.....	6,530,359 54
Total losses incurred during the year.....	363,081 87
Total cash dividends declared since the Company commenced business	1,167,042 00
Total dividends declared payable in stock from organization.....	250.000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$4,641,667 25
Premiums received, fire.....	61,441 35
Losses paid, fire.....	22,818 26
Losses incurred, fire.....	21,075 28

STAR FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business December 2, 1864; commenced business in Illinois November 24, 1871.]

NICHOLAS C. MILLER, PRESIDENT. JAMES M. HODGES, SECRETARY.

FREDERICK P. FISHER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized.....	$200,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered.....		$16,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		121,100 00
Interest due and accrued on bond and mortgage loans.....		1,988 00
Total value of mortgaged premises.....	$318,500 00	
Market value of United States bonds owned by the Company, par value... 175,000 00		181,256 25
Amount loaned on stocks and bonds as collateral.....		59,575 50
Market value of collaterals...	$79,162 50	
Cash on hand and in bank.....		22,046 51
Interest due and accrued on collateral loans.....		1,842 27
Gross premiums in due course of collection, not more than three months due.....		14,215 00
All other property, viz: Rents due and accrued, $100 00; secured loan, $300 00.....		400 00
Aggregate amount of all available assets.....		$418,423 53

LIABILITIES.

Net amount of unpaid losses		$21,666 17
Unearned premiums, at 50 per cent., on fire risks under one year	$55,702 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,054 03	
Amount of unearned premiums on all outstanding risks		65,756 20
Due and accrued for salaries and other miscellaneous expenses		833 33
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $779 00; return premiums, $107 00		886 00
Gross liabilities, except capital stock		$89,141 70
Surplus as regards policy holders		$329,281 83
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$129,281 83

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$121,937 78
Interest on bonds and mortgages	8,864 15
Interest and dividends from all other sources	15,030 25
Income from all other sources, viz. Rents	934 95
Received during the year in cash	$146,767 18

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$69,287 98
Cash dividends paid	35,000 00
Commissions and brokerage	5,129 71
Salaries, fees and wages	20,298 83
State, national and local taxes	5,147 22
All other payments	27,586 00
Expenditures during the year in cash	$162,449 74

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$18,323,186	$157,705 90
Written or renewed during the year	20,285,582	138,559 04
Total	$38,608,768	$296,264 94
Deduct those expired and marked off as terminated	21,386,907	161,129 91
In force at the end of the year	$17,221,861	$135,135 03
Deduct amount re-insured	546,747	4,668 60
Net amount in force	$16,675,114	$130,466 43

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$14,817,604	$111,404 83
More than *one* and not more than *three* years to run	1,489,428	13,821 96
More than three years to run	368,082	5,240 14
Net amount in force December 31st, 1877	$16,675,114	$130,466 43

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,951,933 44
Total losses paid from organization to date	1,047,459 87
Total losses incurred during the year	82,427 89
Total cash dividends declared since the Company commenced business	244,791 77

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,100,314 00
Premiums received, fire	9,157 57
Losses paid, fire	3,518 45
Losses incurred, fire	6,060 87

STANDARD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Trenton, N. J.; commenced business February 22, 1869; commenced business in Illinois August 12, 1874.]

WILLIAM DOLTON, PRESIDENT. **JOSEPH B. WRIGHT, SECRETARY.**

H. J. STRAIGHT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			171,104 00
Interest due and accrued on bond and mortgage loans			5,871 11
Total value of mortgaged premises		$367,550	
Market value of United States bonds owned by the Company, par val	9,000 00		10,362 50
Market value of other stocks and bonds owned by the Company, viz:			49,757 50
	Par val.	Market val.	
Albany and Susquehana R. R. bonds	$1,000 00	$1,080 00	
New York and Erie 1st Mortgage R. R. bonds	6,000 00	6,630 00	
United N. J. R. R. and Canal Co. stock	15,000 00	18,300 00	
Central Pacific R. R. bonds	5,000 00	5,237 50	
National Bank stock	8,700 00	11,310 00	
Trenton Banking Co. stock	7,200 00	7,200 00	
	$42,900 00	$49,757 50	
Amount loaned on stocks and bonds as collateral			13,840 71
Market value of collaterals		$31,600	
Cash on hand and in bank			20,462 80
Interest due and accrued on stocks not included in market value			1,162 80
Interest due and accrued on collateral loans			931 32
Gross premiums in due course of collection not more than three months due			30,802 83
Bills receivable, not matured, taken for fire, marine and inland risks			130 00
All other property, viz: Salvage on losses already paid			2,000 00
Aggregate amount of all available assets			$306,625 07

LIABILITIES.

Net amount of unpaid losses		$14,513 19
Unearned premiums, at 50 per cent., on fire risks under one year	$61,451 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	16,947 04	
Amount of unearned premiums on all outstanding risks		78,398 89
All other demands against the Company		5,320 85
Gross liabilities, except capital stock		$98,232 93
Surplus as regards policy holders		$208,392 14
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$8,392 14

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$153,926 26
Interest on bonds and mortgages	12,129 10
Interest and dividends from all other sources	3,801 58
Received during the year in cash	$169,856 94

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$114,180 13
Commissions and brokerage	36,820 98
Salaries, fees and wages	5,632 00
State, national and local taxes	3,260 86
All other payments	10,631 15
Expenditures during the year in cash	$170,525 12

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$10,616,330	$177,084 34
Written or renewed during the year	10,249,573	156,283 77
Total	$20,865,903	$333,368 11
Deduct those expired and marked off as terminated	11,076,766	171,384 39
In force at the end of the year	$9,789,187	$162,033 72
Deduct amount re-insured	165,364	6,194 21
Net amount in force	$9,623,773	$155,839 51

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$7,648,536	$122,903 70
More than *one* and not more than *three* years to run	873,873	12,182 04
More than three years to run	1,101,364	20,753 77
Net amount in force December 31st, 1877	$9,623,773	$155,839 51

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$577,440 67
Total losses paid from organization to date	327,869 12
Total losses incurred during the year	107,424 86
Total cash dividends declared since the Company commenced business	37,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,405,069 99
Premiums received, fire	22,443 29
Losses paid, fire	9,498 07
Losses incurred, fire	11,998 07

STANDARD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business March 29, 1859; commenced business in Illinois March 16, 1876.]

WILLIAM CRIPPS, PRESIDENT. WILLIAM M. ST. JOHN, SECRETARY.

L. H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$45,500 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $5,000 is in process of foreclosure)		5,000 00
Interest due and accrued on bond and mortgage loans		819 56
Total value of mortgaged premises	$101,500	
Market value of United States bonds owned by the Company, par value	200,000	209,000 00
Market value of other stocks and bonds owned by the Company, viz: District of Columbia 3-65 per cent. bonds	par value, 165,000	125,800 00
Amount loaned on stocks and bonds as collateral		2,000 00
Market value of collaterals	$3,000 00	
Cash on hand and in bank		14,572 88
Interest accrued collateral loans		11 66
Gross premiums in due course of collection not more than three months due		5,544 39
Aggregate amount of all available assets		$408,248 49

LIABILITIES.

Net amount of unpaid losses		$195 56
Unearned premiums, at 50 per cent., on fire risks under one year	$35,963 53	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,406 79	
Amount of unearned premiums on all outstanding risks		46,370 32
Due and accrued for rent and other miscellaneous expenses		589 62
All other demands against the Company, viz: State, city, county or other taxes and assessments, $46 13; commissions and other charges due and to become due to agents and brokers, $535 19; return premiums, $467 14		1,048 46
Gross liabilities except capital stock		$48,203 96
Surplus as regards policy holders		$360,044 53
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$160,044 53

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$86,505 33
Interest on bonds and mortgages	3,185 00
Interest and dividends from all other sources	18,669 51
Received during the year in cash	$108,359 84

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$51,129 64
Cash dividends paid	24,710 00
Commissions and brokerage	10,976 47
Salaries, fees and wages	21,779 43
State, national and local taxes	2,135 84
All other payments	10,583 35
Expenditures during the year in cash	$121,269 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$13,563,111	$105,367 86
Written or renewed during the year	16,058,040	96,925 44
Total	$29,621,151	$202,293 30
Deduct those expired and marked off as terminated	16,309,501	109,655 47
In force at the end of the year	$13,311,650	$92,637 83
Deduct amount re-insured	528,950	1,855 59
Net amount in force	$12,782,700	$90,782 24

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$10,806,168	$71,927 07
More than *one*, and not more than *three* years to run	1,456,792	12,354 05
More than three years to run	519,740	6,501 12
Net amount in force December 31st, 1877	$12,782,700	$90,782 24

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,055,715 76
Total losses paid from organization to date	1,211,490 78
Total losses incurred during the year	47,954 40
Total cash dividends declared since the Company commenced business	401,260 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$520,391 33
Premiums received, fire	4,505 92
Losses incurred, fire	5,240 49
Losses incurred, fire	5,281 59

ST. JOSEPH FIRE AND MARINE INSURANCE COMP ANY

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Joseph, Missouri; commenced business January 1. 1868; commenced business in Illinois March 22, 1872.]

A. P. GOFF, PRESIDENT. J. H. RICE, SECRETARY.

LEWIS H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	240,000 00
Stock notes or other obligations held for subscribed capital	160,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$23,993 28
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			100,309 38
Total value of mortgaged premises	$257,300		
Market value of stocks and bonds owned by the Company, viz:			182,042 50
	Par value.	Market value.	
Missouri 6 per cent. State bonds	$10,000 00	$10,400 00	
Doniphan County, Kansas, bonds	56,500 00	39,550 00	
Hanover Township, " "	20,000 00	14,000 00	
Troy District " School bonds	2,300 00	2,300 00	
St. Joseph, Mo., 10 per cent. City "	14,600 00	13,870 00	
Buchanan Co., Mo. 10 per cent. "	4,500 00	2,250 00	
St. Joseph, Mo., 7 " City "	32,000 00	22,400 00	
Buchanan County, Mo., Court House Construction Warrants	7,000 00	7,000 00	
St. Joseph, Mo., City 6 per cent. bonds	33,650 00	26,672 50	
Brown County, Kansas, bonds	35,500 00	24,850 00	
Falls City, Nebraska, School bonds	20,000 00	15,000 00	
Buchanan Bank of St. Joseph, Mo., stock	750 00	750 00	
	$236,800 00	$182,042 50	
Amount loaned on stocks and bonds as collateral			40,367 50
Market value of collaterals	$56,390 00		
Cash on hand and in bank			52.533 54
Interest due and accrued on stocks not included in market value			14,752 24
Gross premiums in due course of collection, not more than three months due			28,262 47
Stockholders' notes for subscribed capital	$160,000 00		
Aggregate amount of all available assets			$442,760 91

LIABILITIES.

Net amount of unpaid losses		$11,948 28
Unearned premiums, at 50 per cent., on fire risks under one year	$67,248 08	
Unearned premiums, *pro rata*, on fire risks running more than one year	11,870 04	
Amount of unearned premiums on all outstanding risks		79,118 12
Cash dividends unpaid		824 50
All other demands against the Company, viz: Taxes, $4,500 25; commissions and other charges due and to become due to agents and brokers, $3,480 21		7,980 46
Gross liabilities, except capital stock		$99,871 86
Surplus as regards policy holders		$343,389 55
Amount of capital stock paid up		240,000 00
Surplus over paid up capital		$103,389 55

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$176,898 88
Interest and dividends from all sources	33,865 74
Income from all other sources	3,870 01
Received during the year in cash	$213,634 63

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$83,640 64
Cash dividends paid	25,200 00
Commissions and brokerage	35,480 20
Salaries, fees and wages	13,443 00
State, national and local taxes	8,605 91
All other payments	4,007 10
Expenditures during the year in cash	$170,376 90

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$9,920,382	$155,468 77
Written or renewed during the year	14,410,298	221,124 19
Total	$24,330,680	$376,592 96
Deduct those expired and marked off as terminated	13,747,851	216,538 20
In force at the end of the year	$10,582,779	$160,054 76
Deduct amount re-insured	203,985	2,535 57
Net amount in force December 31st, 1877	$10,378,794	$157,519 19

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$8,895,079	$134,496 17
More than *one* and not more than *three* years to run	1,103,639	15,600 53
More than three years to run	380,076	7,422 49
Net amount in force December 31st, 1877	$10,378,794	$157,519 19

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,347,576 43
Total losses paid from organization to date	638,551 85
Total losses incurred during the year	87,892 08
Total cash dividends declared since the Company commenced business	131,200 00
Total dividends declared payable in stock from organization	160,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$707,551 00
Premiums received, fire	9,395 57
Losses paid, fire	6,612 96
Losses incurred, fire	6,612 96

ST. NICHOLAS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business July 31, 1852; commenced business in Illinois January 30, 1865.]

WILLIAM WINSLOW, PRESIDENT. J. DU BOIS, SECRETARY.

EDWARD M. TEAL, *Attorney in Illinois to accept services of process*, residing at Chicago

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$68,750 00
Interest due and accrued on bond and mortgage loans		1,776 00
Total value of mortgaged premises	$128,600	
Market value of United States bonds owned by the Company ..... par value	178,000	190,505 00
Market value of other stocks and bonds owned by the Company, viz:. New County ..... par value	8,700	9,222 00
Cash on hand and in bank		7,109 12
Interest due and accrued on stocks not included in market value		37 00
Gross premiums in due course of collection not more than three months due		12,650 00
All other property, viz: Rents due and accrued, $16 67; due for re-insurance, on losses paid, $4,307 60		4,324 27
Aggregate amount of all available assets		$289,373 39

LIABILITIES.

Net amount of unpaid losses		$13,554 62
Unearned premiums, at 50 per cent., on fire risks under one year	$55,074 64	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,691 37	
Amount of unearned premiums on all outstanding risks		58,766 01
Due and accrued for salaries and other miscellaneous expenses		583 34
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,265 00
Gross liabilities, except capital stock		$74,118 97
Surplus as regards policy holders		$215,254 42
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$15,254 42

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$127,251 69
Interest on bonds and mortgages	8,762 50
Interest and dividends from all other sources	12,321 76
Income from all other sources	123 00
Received during the year in cash	$143,458 95

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$97,716 84
Cash dividends paid	20,000 00
Scrip or certificates of profits, redeemed in cash, and interest paid to scrip holders	28,553 82
Commissions and brokerage	17,370 00
Salaries, fees and wages	1,444 15
All other payments	13,526 95
Expenditures during the year in cash	$173,611 26

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$18,344,617	$125,815 25
Written or renewed during the year	25,122,014	134,867 40
Total	$43,466,631	$260,683 25
Deduct those expired and marked off as terminated	22,468,604	144,119 68
In force at the end of the year	$20,998.027	$116,563 62
Deduct amount re-insured	82,000	528 01
Net amount in force	$20,916,027	$116,035 61

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$20,889,554	$110,149 29
More than *one* and not more than *three* years to run	410,978	4,450 82
More than three years to run	115,500	1,435 50
Net amount in force December 31st, 1877	$20,916,027	$116,035 61

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,331,330 47
Total losses paid from organization to date	1,344,452 03
Total losses incurred during the year	102,362 77
Total cash dividends declared since the Company commenced business	236,500 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,233,312 00
Premiums received, fire	10,897 00
Losses paid, fire	5,002 75
Losses incurred, fire	5,002 75

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at St. Paul, Minn.; commenced business May, 1865; commenced business in Illinois February 26, 1869.]

C. H. BIGELOW, PRESIDENT. C. A. EATON, SECRETARY.

JAMES H. MOORE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$2,000,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered		$110,814 45
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		117,981 33
Interest due and accrued on bond and mortgage loans		4,610 65
Total value of mortgaged premises	$241,300 00	
Market value of stocks and bonds owned by the Company, viz.:		171,281 03

	Par value.	Market value.	
National bank stock	$85,600 00	$45,680 00	
St. Paul & S. C. R.R. preferred stock	36,554 94	36,554 94	
" " " land contracts 1st lien	1,788 75	1,788 75	
" Warehouse and Elevator Co. stock	8,800 00	8,800 00	
" " " " bonds	8,000 00	8,000 00	
City, county, town and school district bonds	70,407 34	70,407 34	
	$161,151 03	$171,231 03	
Amount loaned on stocks and bonds as collateral			293,603 88
Market value of collaterals		$435,735 00	
Cash on hand and in bank			54,639 47
Interest due and accrued on stocks not included in market value			6,129 08
Interest due and accrued on collateral loans			11,889 64
Gross premiums in due course of collection not more than three months due			68,315 25
Bills receivable, not matured, taken for inland risks			7,429 15
All other property, viz: Salvage on losses already paid, $10,332 49; rents due and accrued, $1,080 05			11,412 54
Aggregate amount of all available assets			$858,056 42

LIABILITIES.

Net amount of unpaid losses		$16,960 50
Unearned premiums, at 50 per cent., on fire risks under one year	$181,392 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	95,530 61	
Unearned premiums, at 50 per cent., on inland navigation risks	3,983 00	
Amount of unearned premiums on all outstanding risks		280,905 66
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		7, 994 18
Gross liabilities, except capital stock		$305,880 34
Surplus as regards policy holders		$552,176 08
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$152,176 08

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$436,096 59	
Net cash premiums received on marine and inland risks	138,106 63	$574,203 22
Notes received for unpaid premiums	7,429 15	
Interest on bonds and mortgages		10,495 02
Interest and dividends from all other sources		53,693 37
Income from all other sources, viz: rents		5,778 45
Received during the year in cash		$644,170 06

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$331,740 78	
Net amount paid for marine and inland losses	157,315 57	$489,056 35
Cash dividends paid		66,696 47
Commissions and brokerage		88,962 50
Salaries, fees and wages		32,320 91
State, national and local taxes		15,901 14
All other payments		34,986 42
Expenditures during the year in cash		$722,923 79

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$33,809,948	$522,852 58
Written or renewed during the year	34,880,566	492,467 09
Total	$67,690,514	$1,015,319 67
Deduct those expired and marked off as terminated	31,883,991	461,088 54
In force at the end of the year	$35,806,523	$554,231 18
Deduct amount re-insured	560,677	10,927 06
Net amount in force	$35,248,846	$543,304 07

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$23,486,494	$362,784 11
More than *one* and not more than *three* years to run	4,630,173	85,270 14
More than three years to run	23,486,494	262,784 11
Net amount in force December 31st, 1877	$35,245,846	$543,304 07

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$545,918	$8,273 74
Written during the year	21,645,707	148,731 26
Total	$22,191,625	$157,005 00
Deduct those expired and marked off as terminated	21,993,084	149,039 00
In force December 31st, 1877	$198,541	$7,966 00

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$8,399,298 98
Total losses paid from organization to date	2,193,946 08
Total losses incurred during the year	461,431 83
Total cash dividends declared since the Company commenced business	366,696 47

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $2,310,994 00; marine and inland, $2,349,284 63	$4,660,278 63
Premiums received, fire, $33,004 89; marine and inland, $15,234 64	48,239 53
Losses paid, fire, $12,336 10; marine and inland, $10,613 56	22,949 66
Losses incurred, fire, $11,886 10: marine and inland. $10,613 56	22,499 66

TOLEDO FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Toledo, Ohio; commenced business, April 1848; commenced business in Illinois October 21. 1875.]

V. H. KETCHAM, PRESIDENT. F. B. DODGE, SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one years interest is due		$103,800 00
Interest due and accrued on bond and mortgage loans		5,961 66
Total value of mortgaged premises,	$262,500 00	
Market value of United States bonds owned by the Company, par value	1,000 00	1,100 00
Market value of other stocks and bonds owned by the Company, viz:		12,340 00
	Par value.	
Fulton County, Ohio, bond	$1,000 00	
First National Bank of Toledo	8,100 00	
	$9,100	

Amount loaned on stocks and bonds as collateral		28,375 36
Market value of collaterals	$61,050 00	
Cash on hand and in bank		74,301 66
Interest due and accrued on stocks not included in market value		206 00
Interest due and accrued on collateral loans		1,702 52
Gross premiums in due course of collection not more than three months due		10,873 41
Bills receivable, taken for fire, marine and inland risks		9,555 94
All other property, viz: Salvage on losses already paid, $1,500; due for re-insurance, on losses paid, $1,663 80		3,163 80
Aggregate amount of all available assets		$251,380 35

LIABILITIES.

Net amount of unpaid losses		$5,063 86
Unearned premiums, at 50 per cent., on fire risks under one year	$35,551 25	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,885 47	
Unearned premiums, at 50 per cent. on inland navigation risks	2,175 18	
Amount of unearned premiums on all outstanding risks		40,611 90
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		620 21
Gross liabilities except capital stock		$46,295 97
Surplus as regards policy holders		$205,084 38
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$5,084 38

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$77,238 39	
Net cash premiums received on marine and inland risks	32,395 59	$109,633 98
Notes received for unpaid premiums	10,190 29	
Interest on bonds and mortgages		4,528 82
Interest and dividends from all other sources		6,100 82
Received during the year in cash		$120,263 62

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$67,153 01	
Net amount paid for marine and inland losses	21,560 18	$88,703 19
Cash dividends paid		10,000 00
Commissions and brokerage		20,888 59
Salaries, fees and wages		8,100 00
State, national and local taxes		2,969 70
All other payments		6,126 02
Expenditures during the year in cash		$131,757 50

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,250,862	$77,540 4
Written or renewed during the year	5,797,059	88,63? 61
Total	$10,047,921	$166,173 09
Deduct those expired and marked off as terminated	5,337,488	8?,714 81
In force at the end of the year	$4,710,433	$77,458 28
Deduct amount re-insured	63,912	1,197 36
Net amount in force	$4,646,521	$76,260 92

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$4,244,651	$71,102 51
More than *one* and not more than *three* years to run	338,730	4,222 04
More than three years to run	63,140	936 37
Net amount in force December 31st, 1877	$4,646,521	$76,260 92

	Marine and Inland risks.	Premiums.
In force on the 31st day of day of December of the preceding year	$50,750	$2,984 40
Written during the year	3,201,183	62,801 88
Total	$3,251,933	$65,786 28
Deduct those expired and marked off as terminated	3,155,117	61,435 92
In force December 31st, 1877	$96,816	$4,350 36

GENERAL INTERROGATORIES.

Total losses incurred during the year	$100,952 63
Total cash dividends declared since the Company commenced business	236,664 95

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$313,197 66
Premiums received, fire	4,890 78
Losses paid, fire	2,731 38
Losses incurred, fire	2,731 38

TRADE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Camden, N. J.; commenced business July 1, 1873; commenced business in Illinois November 25, 1878.]

DAVID L. TAYLOR, PRESIDENT. EDMUND MAY, SECRETARY.

H. S. TIFFANY, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	Not limited.
Capital stock paid up in cash	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$105,883 33
Interest due and accrued on bond and mortgage loans		2,796 81
Total value of mortgaged premises	$270,650 00	
Market value of United States bonds owned by the Company, par value	$92,000 00	94,845 00
Market value of other stocks and bonds owned by the Company, viz:		
13 shares stock The Mining Co., New Jersey		845 00
Amount loaned on stocks and bonds as collateral		34,098 00
Market value of collaterals	$41,890 00	
Cash on hand and in bank		8,856 86
Interest due and accrued on collateral loans		1,578 43
Gross premiums in due course of collection not more than three months due		17,669 15
Bills receivable, not matured, taken for fire, marine and inland risks		12,551 57
All other property, viz: Salvage on losses already paid		2,800 00
8-11 interest in Schooner "Veto."		2,418 60
Aggregate amount of all available assets		$284,342 75

LIABILITIES.

Net amount of unpaid losses		$7,862 68
Unearned premiums, at 50 per cent. on fire risks under one year	$89,102 34	
Unearned prem's, *pro rata*, on fire risks running more than one year	4,631 76	
Unearned premiums, at 50 per cent., on inland navigation risks	13,891 14	
Amount of unearned premiums on all outstanding risks		57,625 24
Amount reclaimable on perpetual fire insurance policies		872 10
Cash dividends unpaid		294 00
Due and accrued for salaries and other miscellaneous expenses		600 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,505 20
Gross liabilities, except capital stock		$68,759 22

Surplus as regards policy holders		$215,583 53
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$15,583 53

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$81,309 66	
Net cash premiums received on marine and inland risks	14,045 03	$95,354 69
Notes received for unpaid premiums	12,551 57	
Interest on bonds and mortgages		5,679 88
Interest and dividends from all other sources		9,886 71
Income from all other sources		93 93
Deposit premium received on perpetual fire risks	$304 00	
Received during the year in cash		$110,965 16

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$61,093 85	
Net amount paid for marine and inland losses	31,241 53	$92,335 38
Cash dividends paid		16,024 00
Commissions and brokerage		16,205 34
Salaries, fees and wages		4,458 16
State, national and local taxes		2,929 48
All other payments		7,751 87
Expenditures during the year in cash		$139,704 18

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,738,597	$86,592 42
Written or renewed during the year	6,184,527	83,488 29
Total	$10,923,124	$170,080 71
Deduct those expired and marked off as terminated	5,670,944	81,962 29
In force at the end of the year	$5,252,180	$88,118 42
Deduct amount re-insured	37,350	778 02
Net amount in force	$5,214,820	$87,340 40

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$4,672,060	$78,204 68
More than *one* and not more than *three* years to run	290,075	3,855 85
More than three years to run	290,045	5,279 87
Net amount in force December 31st, 1877	$5,252,180	$87,340 40

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$332,850	$24,183 15
Written during the year	262,450	14,925 45
Total	$595,302	$39,108 60
Deduct those expired and marked off as terminated	377,404	24,482 46
In force December 31st, 1877	$217,898	$14,626 14
Deduct amount re-insured	12,300	735 00
Net amount in force	$205,598	$13,891 14

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$465,195 12
Total losses paid from organization to date	272,916 57
Total losses incurred during the year	85,195 06
Total cash dividends declared since the Company commenced business	53,310 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$412,401 25
Premiums received, fire	7,541 24
Losses paid, fire	7,674 49
Losses incurred, fire	8,424 49

TRADESMENS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business December 28, 1858; commenced business in Illinois July 26, 1867.]

DAVID B. KEELER, PRESIDENT. TIMOTHY Y. BROWN, SECRETARY.

HENRY H. BROWN, *Attorney in Illinois to accept service of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			115,700 00
Interest due and accrued on bond and mortgage loans			3,183 25
Total value of mortgaged premises		$281,000	
Market value of United States bonds owned by the Company; par value	198,500		210,143 75
Market value of other stocks and bonds owned by the Company, viz:			35,675 00
	Par val.	Market val.	
Mechanics and Traders National Bank stock	$17,250 00	$18,975 00	
National Bank of Commerce stock	5,000 00	6,150 00	
American Exchange National Bank stock	10,000 00	10,550 00	
	$32,250 00	$35,675 00	
Cash on hand and in bank			8,406 71
Gross premiums in due course of collection, not more than three months due			7,072 92
All other property, viz: Salvage on losses already paid, $500 00; rents due and accrued, $83 33			583 33
Items not admitted as assets: Amount of premiums unpaid on policies which have been issued more than three months		$1,901 09	
Aggregate amount of all available assets			$380,764 96

LIABILITIES.

Net amount of unpaid losses		$12,158 18
Unearned premiums, at 50 per cent., on fire risks under one year	$46,001 45	
Unearned premiums, *pro rata*, on fire risks running more than one year.	1.290 95	
Unearned premiums, at 50 per cent., on inland navigation risks	393 75	
Amount of unearned premiums on all outstanding risks		47,686 15
Cash dividends unpaid		70 00
Due and accrued for salaries and other miscellaneous expenses		391 91
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $949 29; return premiums, $425 20		1,374 49
Gross liabilities, except capital stock		$61,680 68
Surplus as regards policy holders		$319,084 28
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$169,084 28

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$90,957 39	
Net cash premiums received on marine and inland risks	2,666 65	$93,624 04
Interest on bonds and mortgages		10,076 50
Interest and dividends from all other sources		14,689 13
Income from all other sources		500 00
Received during the year in cash		$118.889 67

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$38,570 09	
Net amount paid for marine and inland losses	5,205 71	$43,775 80
Cash dividends paid		29,980 00
Commissions and brokerage		19,575 82
Salaries, fees and wages		23,228 28
State, national and local taxes		988 27
All other payments		10,310 82
Expenditures during the year in cash		$118,802 99

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$17,470,867	$98,912 98
Written or renewed during the year	17,886,965	101,468 47
Total	$35,357,832	$195,381 45
Deduct those expired and marked off as terminated	18,923,399	96,997 70
In force at the end of the year	$16,434,433	$98,383 75
Deduct amount re-insured	663,540	3,215 26
Net amount in force	$15,770,893	$95.168 49

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$15,562,570	$92,002 91
More than *one* and not more than *three* years to run	103,350	1,108 29
More than three years to run	104,973	2,057 29
Net amount in force December 31st, 1877	$15,770,893	$95,168 49

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,000	$100 00
Written during the year	402,070	2,666 65
Total	$407,070	$2,766 65
Deduct those expired and marked off as terminated	381,070	1,979 15
In force December 31st, 1877	$26,000	$787 50

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,497,311 98
Total losses paid from organization to date	1,567,078 80
Total losses incurred during the year	51,878 93
Total cash dividends declared since the Company commenced business	318,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$551,263 00
Premiums received, fire	5,428 02
Losses paid, fire	202 80
Losses incurred, fire	202 80

UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Pa.; commenced business July 25, 1803; commenced business in Illinois April 11, 1873.]

RICHARD S. SMITH, PRESIDENT. JOHN B. CRAVEN, SECRETARY.

S. H. SOUTHWICK, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of United States bonds owned by the Company, par value	$5,300		$5,526 25
Market value of other stocks and bonds owned by the Company, viz:			214,264 36
	Par value.	Market value.	
Camden and Amboy R. R. Co. bonds	$11,200 00	$11,424 00	
Chesapeake and Delaware Canal Co. bonds	14,610 00	11,108 60	
Penn. R. R. Co. 1st mortgage bonds	1,000 00	1,090 00	
Schuylkill Navigation Co. bonds	10,000 00	6,400 00	
Philadelphi and Erie R. R. Co. bonds	10,000 00	10,300 00	
Pennsylvania Canal Co. bonds	15,000 00	9,750 00	
North Penn. R. R. Co. bonds	14,500 60	15,895 00	
Pittsburgh Water Loan bonds	7,000 00	7,350 00	
Philadelphia and Reading R. R. Co. bonds	5,000 00	5,050 00	
Lehigh Valley R. R. Co. bonds	5,000 00	5,425 00	
American Steamship Co. bonds	5,000 00	3,750 00	
City of Philadelphia warrants	49,943 40	50,068 26	
Susquehanna Coal Co. bonds	10,000 00	7,500,00	
Little Schuylkill R. R. Co. stock	5,000 00	4,200 00	
Pennsylvania " " "	6,700 00	4,455 50	
North Pennsylvania R. R. Co. stock	6,350 00	4,699 00	
Delaware R. R. Co. stock	1,200 00	1,200 00	
Penn. Canal Co. stock	5,300 00	742 00	
Phila. National bank stock	6,800 00	11,560 00	
Farmers' and Mechanics' Nat. Bank stock	8,800 00	10,912 00	
Delaware Mutual Safety Ins. Co. stock	2,200 00	2,640 00	
Phila. and Southern Mail S. S. Co. stock	5,000 00	400 00	
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R. Co. stock	26,250 00	28,350 00	
	$231,853 40	$214,264 36	
Amount loaned on stocks and bonds as collateral			52,000 00
Market value of collaterals		$62,370 00	
Cash on hand and in bank			19,997 37
Premium on gold			255 91
Interest due and accrued on stocks and on city warrants not included in market value			5,781 66
Interest due and accrued on collateral loans			1,530 29
Gross premiums in due course of collection not more than three months due			15,301 89
Bills receivable, not matured, taken for fire, marine and inland risks			12,504 75
All other property, viz: Re-insurance on losses paid			6,000 00
Aggregate amount of all available assets			$333,162 48

LIABILITIES.

Net amount of unpaid losses		$19,820 95
Unearned premiums, at 50 per cent., on fire risks under one year	$22,846 74	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,737 74	
Unearned premiums on inland navigation risks	85 50	
Unearned premiums, at 100 per cent. on marine risks	18,081 27	
Amount of unearned premiums on all outstanding risks		47,751 25
Amount reclaimable on perpetual fire insurance policies		26,252 64
Cash dividends unpaid		1,700 20
Due and accrued for salaries and other miscellaneous expenses		1,000 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		684 50
Gross liabilities, except capital stock		$97,209 54

Surplus as regards policy holders	$235,952 94
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$35,952 94

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$68,035 80	
Net cash premiums received on marine and inland risks	58,920 74	$126,956 54
Notes received for unpaid premiums	17,876 20	
Interest and dividends from all sources		14,401 37
Deposit premiums returned on perpetual fire risks	$1,130 00	
Received during the year in cash		$141,357 91

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$54,274 77	
Net amount paid for marine and inland losses	45,754 84	$100,029 61
Cash dividends paid		22,615 50
Commissions and brokerage		17,614 22
Salaries, fees and wages		11,800 00
State, national and local taxes		1,285 10
All other payments		10,277 60
Deposit premiums returned on perpetual fire risks	$643 50	
Expenditures during the year in cash		$163,622 03

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,607,550	$58,441 54
Written or renewed during the year	7,901,132	82,151 98
Total	$13,508,682	$140,593 52
Deduct those expired and marked off as terminated	7,160,326	82,212 50
In force at the end of the year	$6,348,356	$58,381 02
Deduct amount re-insured	92,165	1,189 68
Net amount in force	$6,256,191	$57,191 34

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$5,568,234	$6,422 90
More than *one* and not more than *three* years to run	463,854	5,074 96
More than three years to run	224,083	45,693 48
Perpetual risks in force and interest premiums	758,925	29,169 59
Net amount in force December 31st, 1877	$7,015.116	$86,360 93

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$294,610	$25,742 16
Written during the year	2,802,925	67,603 28
Total	$3,097,535	$93,345 44
Deduct those expired and marked off as terminated	2,782,510	73,898 29
In force at the end of the year	$315,025	$19,447 15
Deduct amount re-insured	29,500	1,280 38
Net amount in force	$285,525	$18,166 77

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$13,363,415 00
Total losses paid from organization to date	9,936,562 00
Total losses incurred during the year	101,741 76
Total cash dividends declared since the Company commenced business	1,670.599 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$757,310 30
Premiums received, fire	7,314 59
Losses paid, fire	5,835 70
Losses incurred, fire	8,835 70

UNION MARINE AND FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Galveston, Texas; commenced business July 15, 1854; commenced business in Illinois August 26, 1874.]

J. DYER, PRESIDENT. W. F. BEERS, SECRETARY.

R. J. SMITH, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$13,000 00
Interest due and accrued on bond and mortgage loans			233 33
Total value of mortgaged premises		$30,000	
Market value of stocks and bonds owned by the Company, viz:			141,621 00
	Par value.	Market value.	
Texas State bonds	$15,900 00	$16,377 00	
" " audited bonds	1,000 00	1,000 00	
Galveston Co. Gulf, Cal. & S. F. R. R. bonds	49,000 00	49,980 00	
" " Library "	5,000 00	5,100 00	
" City special debt "	6,000 00	6,000 00	
" " Fire Department "	2,000 00	1,660 00	
" " Harbor Improvement "	1,200 00	1,248 00	
Southern Cotton Press and Manufacturing Co. bonds	15,000 00	15,300 00	
Texas " " " " "	3,000 00	3,060 00	
Galveston Wharf Co. bonds	28,000 00	28,560 00	
" City Railroad Co. bonds	10,000 00	10,000 00	
" " " " stock	11,100 00	1,776 00	
Island City Savings Bank "	1,600 00	1,560 00	
	$148,800 00	$141,621 00	
Amount loaned on stocks and bonds as collateral			51,461 00
Market value of collaterals		$61,728 00	
Personal loans secured			7,616 87
Cash on hand and in bank			22,431 85
Interest due and accrued on stocks not included in market value			576 11
Gross premiums in due course of collection, not more than three months due			10,206 74
Items not admitted as assets: Office furniture and safes		$2,558 16	
Aggregate amount of all available assets			$247,146 90

LIABILITIES.

Net amount of unpaid losses		$4,502 64
Unearned premiums, at 50 per cent., on fire risks under one year	$32,932 94	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,307 99	
Unearned premiums, at 100 per cent., on marine risks	784 34	
Amount of unearned premiums on all outstanding risks		39,025 27
Cash dividends unpaid		397 50
Gross liabilities, except capital stock		$43,925 41
Surplus as regards policy holders		$203,221 49
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$3,221 49

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$82,770 80	
Net cash premiums received on marine and inland risks	15,628 56	$98,399 36
Interest and dividends from all sources		22,252 36
Income from all other sources		1,757 19
Received during the year in cash		$122,408 91

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$60,243 35	
Net amount paid for marine and inland losses	13,844 69	$74,088 04
Cash dividends paid		17,602 50
Commissions and brokerage		17,088 06
Salaries, fees and wages		9,512 46
State, national and local taxes		4,446 48
All other payments		4,888 70
Expenditures during the year in cash		$127,576 24

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$3,340,059	$63,904 42
Written or renewed during the year	11,311,779	176,928 65
Total	$14,651,838	$240,833 07
Deduct those expired and marked off as terminated	7,275,553	114,905 40
In force at the end of the year	$7,376,285	$125,927 67
Deduct amount re-insured	3,358,353	50,634 41
Net amount in force	$4,017,932	$75,293 26

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$3,620,423	$65,865 89
More than *one* and not more than *three* years to run	386,609	9,138 62
More than three years to run	10,900	288 75
Net amount in force December 31st, 1877	$4,017,932	$75,293 26

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$181,188	$1,829 25
Written during the year	2,122,618	26,048 64
Total	$2,253,806	$27,877 89
Deduct those expired and marked off as terminated	2,209,601	26,948 55
In force December 31st, 1877	$44,205	$929 34

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,027,743 00
Total losses paid from organization to date	582,803 00
Total losses incurred during the year	74,088 00
Total cash dividends declared since the Company commenced business	180,000 00
Total dividends declared payable in stock from organization	177,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$279,419 66
Premiums received, fire	4,478 72
Losses paid, fire	4,118 84
Losses incurred, fire	4,118 84

VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Richmond, Va.; commenced business March, 1832; commenced business in Illinois October 2, 1875.]

WILLIAM L. COWARDIN, PRESIDENT. WM. H. McCARTHY, SECRETARY.

O. W. BARRETT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$61,704 07
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			157,185 97
Loans upon bond and mortgage upon which more than one year's interest is due			95,396 08
Interest due and accrued on bond and mortgage loans			18,273 69
Total value of mortgaged premises		$677,721	
Market value of United States bonds owned by the Company, par value, ... 40,000			43,075 00
Market value of other stocks and bonds owned by the Company, viz:			95,104 25
	Par value.	Market value.	
Richmond City bonds, 8 per cent	$9,000 00	$10,620 00	
Manchester bridge bonds	12,500 00	13,125 00	
Mississippi State warrants	10,000 00	9,750 00	
Danville corporation bonds	20,000 00	19,000 00	
Lynchburg City bonds	1,200 00	1,140 00	
Wilmington, N. C., bonds	21,500 00	10,200 00	
National Bank of Virginia stock	3,200 00	3,008 00	
Richmond Female Institute stock	1,000 00	600 00	
Certificate of State debt	1,600 00	1,600 00	
Georgia State bonds	15,000 00	15,000 00	
Bank of Richmond State stock	1,300 00	780 00	
Richmond City bonds, 6 per cent	1,250 00	1,281 25	
	$97,550 00	$95,104 25	
Amount loaned on stocks and bonds as collateral			6,635 20
Market value of collaterals		$13,448 00	
Amount of all other loans made by the Company, viz: On bills receivable secured by real estate, $6,610 00; commercial paper discounted, $40,285 85			46,895 85
Cash on hand and in bank			12,216 11
Interest due and accrued on stocks not included in market value			5,552 83
Interest due and accrued on collateral loans			1,927 65
Gross premiums in due course of collection not more than three months due			37,563 19
Bills receivable, taken for fire, marine and inland risks			23,859 02
All other property, viz: Rents due and accrued			1,541 07
Total			$606,929 98
Less amount deposited in the States of Massachusetts, New York, North Carolina, Maryland, Georgia, Mississippi and Missouri to secure the liability of the Company in said States			82,351 25
Aggregate amount of all available assets			$524,578 73

LIABILITIES.

Net amount of unpaid losses		$37,384 01
Unearned premiums, at 50 per cent., on fire risks under one year	$59,662 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	84,289 69	
Amount of unearned premiums on all outstanding risks		143,952 59
Amount reclaimable on perpetual fire insurance policies		712 50
Cash dividends unpaid		1,476 25
Due and accrued for salaries and other miscellaneous expenses		50 00
All other demands against the Company, viz: State, city, county or other taxes and assessments, $250 00; commissions and other charges due and to become due to agents and brokers, $200 00		450 00
Total		$184,025 35
Less the liability of the Company in the States of Massachusetts, New York, North Carolina, Maryland, Georgia, Mississippi and Missouri, within the amount of deposits in said States		84,294 13
Gross liabilities, except capital stock		$149,731 22
Surplus as regards policy holders		$374,847 51
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$124,847 51

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$178,643 25	
Net cash premiums received on marine and inland risks	2,279 81	$180,923 06
Interest on bonds and mortgages		23,117 87
Interest and dividends from all other sources		14,327 86
Income from all other sources—Rents		1,742 13
Received during the year in cash		$220,110 42

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$97,520 29
Cash dividends paid	39,094 00
Commissions and brokerage	23,024 07
Salaries, fees and wages	18,566 00
State, national and local taxes	7,295 82
Expenditures during the year in cash	$185,500 18

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,783,545	$262,987 25
Written or renewed during the year	13,373,854	178,517 04
Total	$28,107,399	$441,504 29
Deduct those expired and marked off as terminated	13,683,476	166,956 68
In force at the end of the year	$14,423,923	$274,547 61
Deduct amount re-insured	171,469	4,332 83
Net amount in force	$14,252,454	$270,214 78

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$9,498,680	$119,325 79
More than *one* and not more than *three* years to run	789,581	16,061 11
More than three years to run	3,964,243	134,827 88
Net amount in force December 31st, 1877	$14,252,454	$270,214 78

	Marine and Inland risks.	Premiums.
Written during the year	$403,997	$2,279 81
Deduct those expired and marked off as terminated	403,997	2,279 81

GENERAL INTERROGATORIES.

Total losses paid from organization to date	Not known, books burned.
Total losses incurred during the year	$92,859 41
Total cash dividends declared since the Company commenced business	1,047,036 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$602,618 00
Premiums received, fire	6,719 02
Losses paid, fire	606 43
Losses incurred, fire	606 43

VIRGINIA STATE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Richmond, Va.; commenced business March 14, 1866; commenced business in Illinois April 2, 1877.]

JOHN L. BACON, PRESIDENT. J. M. TATE, SECRETARY.

O. W. BARRETT, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$2,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			64,854 93
Loans upon bond and mortgage upon which more than one year's interest is due (of which $6,318 46 is in process of foreclosure)			6,318 46
Interest due and accrued on bond and mortgage loans			4,083 87
Total value of mortgaged premises		$217,360	
Market value of United States bonds owned by the Company....Par value,	60,000		$63,000 00
Market value of other stocks and bonds owned by the Company, viz:			96,389 00
	Par val.	Market val.	
Richmond City 6 per cent. bonds	$28,800 00	$29,664 00	
" " 8 " "	36,000 00	42,480 00	
Virginia Central Railroad bonds	20,600 00	18,540 00	
North Carolina State 6 per cent. bonds	5,500 00	825 00	
State Bank of Virginia stock	5,000 00	4,000 00	
Merchants' and Planters' Bank stock	1,000 00	880 00	
	$96,900 00	$96,389 00	
Amount loaned on stocks and bonds as collateral			7,635 81
Market value of collaterals		$13,860 00	
Cash on hand and in bank			10,512 73
Interest due and accrued on stocks not included in market value			6,616 00
Interest due and accrued on collateral loans			337 35
Gross premiums in due course of collection, not more than three months due			4,175 81
Bills receivable, not matured, taken for fire risks			2,241 46
All other property, viz: Rents due and accrued, $250 00; due for re-insurance, on losses paid, $400 00; loan to St. Pauls Church, secured, $1,323 82			1,973 82
Total			$270,139 24
Less amount deposited in Maryland and New York, pledged to secure the liability of the Company in said States			20,000 00

ITEMS NOT ADMITTED AS ASSETS:

Office furniture	$1,500 00	
Bills receivable	1,343 57	
Total	$2,843 57	
Aggregate amount of all available assets		$250,139 24

LIABILITIES.

Net amount of unpaid losses		$8,675 00
Unearned premiums, at 50 per cent. on fire risks under one year	$16,024 26	
Unearned prem's, *pro rata*, on fire risks running more than one year	8,054 32	
Amount of unearned premiums on all outstanding risks		24,078 58
Amount reclaimable on perpetual fire insurance policies		6,400 00
State, city, county or other taxes and assessments		1,442 81
Due depositors		321 00
Total		$40,917 39
Less the Company's liability in the States of Maryland and New York		9,185 05
Gross liabilities, except capital stock		$31,732 34
Surplus as regards policy holders		$218,406 90
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$18,469 90

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$54,790 18	
Net cash premiums received on marine and inland risks	791 22	$55,581 40
Notes received for unpaid premiums	2,241 46	
Interest on bonds and mortgages		5,475 85
Interest and dividends from all sources		9,887 69
Income from all other sources		262 05
Deposit premium received on perpetual fire risks	$665 00	
Received during the year in cash		$71,206 99

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$25,680 32
Cash dividends paid	20,000 00
Commissions and brokerage	5,917 67
Salaries, fees and wages	11,282 99
State, national and local taxes	3,015 64
All other payments	1,505 26
Expenditures during the year in cash	$67,401 88

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$4,655,167	$54.763 82
Written or renewed during the year	5,463,967	52,347 63
Total	$10,119,134	$107,110 95
Deduct those expired and marked off as terminated	5,606,290	52,978 66
In force at the end of the year	$4,512,846	$54,132 29
Deduct amount re-insured	104,350	1,505 26
Net amount in force	$4,408,494	$52,627 03

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$3,719,516	$32,048 52
More than *one* and not more than *three* years to run	221,972	3,592 74
More than three years to run	440,606	11,753 53
Net amount in force December 31st, 1877	$4,382,094	$47,394 79

	Marine and Inland risks.	Premiums.
Written during the year	$136,580	
Deduct those expired or marked off as terminated	136,560	

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$435,046 40
Total losses paid from organization to date	184,547 32
Total losses incurred during the year	33,555 32
Total cash dividends declared since the Company commenced business	208,858 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$222,646 00
Premiums received, fire	2,402 06
Losses paid, fire	3,372 29
Losses incurred, fire	3,372 29

WASHINGTON FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; commenced business January 1, 1873; commenced business in Illinois August 1, 1874.]

ISAAC SWEETSER, PRESIDENT. BENJAMIN SWEETSER, SECRETARY.

FREDERICK S. JAMES, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$89,000 00
Interest due and accrued on bond and mortgage loans		1,783 81
Total value of mortgaged premises	$239,400 00	
Market value of United States bonds owned by the Company, par value	105,000	108,713 00
Market value of other stocks and bonds owned by the Company, viz:		408,751 00

	Par Value.	Market Value.
National Bank stock	$189,400 00	$168,029 00
Norwich and Worcester R. R. stock	4,000 00	5,000 00
Boston Gas Light Co. stock	5,000 00	8,100 00
City of Boston bonds, 6 per cent	110,000 00	124,575 00
Old Colony R. R. bonds	20,000 00	22,050 00
Eastern R. R. 8½ per cent. mortgage bonds	32,500 00	17,225 00
" 7 " convertible bonds	30,000 00	15,900 00
Chicago, Burlington and Quincy R. R. bonds	20,000 00	21,875 00
Union Pacific R. R. 1st mortgage bonds	20,000 00	20,875 00
Cedar Rapids and Missouri River R. R. 7 per ct. bonds	5,000 00	5,062 00
	$385,900 00	$408,751 00

Amount loaned on stocks and bonds as collateral		78,996 78
Market value of collaterals	$120,885 00	
Cash on hand and in bank		11,734 03
Interest due and accrued on stocks not included in market value		1,854 17
Interest due and accrued on collateral loans		963 44
Gross premiums in due course of collection not more than three months due		8,945 03
Bills receivable, not matured, taken for fire, marine and inland risks		95,463 75
All other property, viz: Hampden Mills draft, $5,000, valued at $1,000: marine premium notes over due, $2,285 02; bills receivable other than those taken for premiums, $50		3,335 02
Aggregate amount of all available assets		$809,030 02

LIABILITIES.

Net amount of unpaid losses		$43,050 00
Unearned premiums, at 50 per cent., on fire risks under one year	$86,460 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	20,321 06	
Unearned premiums, at 100 per cent., on marine risks	90,473 02	
Amount of unearned premiums on all outstanding risks		147,254 34
Due and to become due for borrowed money		15,000 00
All other demands against the Company, viz: Commissions and other charges due to become due to agents and brokers		1,461 66
Gross liabilities, except capital stock		$206,766 00

Surplus as regards policy holders	$602,264 08
Amount of capital stock paid up	400,000 00
Surplus over paid up capital	$202,264 08

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$87,930 46	
Net cash premiums received on marine and inland risks	132,936 62	$220,867 08
Notes received for unpaid premiums	69,120 79	
Interest on bonds and mortgages		6,855 00
Interest and dividends from all other sources		31,092 76
Received during the year in cash		$258,314 84

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$60,232 56	
Net amount paid for marine and inland losses	143,370 96	$203,603 52
Cash dividends paid		40,000 00
Commissions and brokerage		15,949 86
Salaries, fees and wages		16,675 00
State, national and local taxes		7,178 55
All other payments		11,440 26
Expenditures during the year in cash		$294,847 19

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,901,665	$145,355 18
Written or renewed during the year	10,861,052	95,481 76
Total	$21,762,717	$240,846 94
Deduct those expired and marked off as terminated	11,724,732	115,371 26
In force at the end of the year	$10,037,985	$125,475 68
Deduct amount re-insured	32,000	450 85
Net amount in force	$10,005,985	$125,024 83

RECAPITULATION :

In force having from date of policy not more than *one* year to run	$7,011,855	$72,920 52
More than *one* and not more than *three* years to run	976,245	15,038 01
More than three years to run	2,017,885	37,066 30
Net amount in force December 31st, 1877	$10,005,985	$125,024 83

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$4,071,841	$117,600 13
Written during the year	6,576,407	105,497 66
Total	$10,648,248	$223,097 79
Deduct those expired and marked off as terminated	7,223,550	132,624 77
In force December 31st, 1877	$3,424,698	$90,473 02

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,558,770 45
Total losses paid from organization to date	800,811 72
Total losses incurred during the year	170,927 07
Total cash dividends declared since the Company commenced business	120,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,504,000 00
Premiums received, fire	12,741 85
Losses paid, fire	7,553 24
Losses incurred, fire	7,553 24

WATERTOWN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Watertown, N. Y.; commenced business December 9, 1867; commenced business in Illinois August 17, 1876.]

WILLARD IVES, PRESIDENT. JESSE M. ADAMS, SECRETARY.

A. H. DARROW, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$6,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			330,634 12
Interest due and accrued on bond and mortgage loans			15,849 89
Total value of mortgaged premises	$1,121,150 00		
Market value of United States bonds owned by the Company, par value,	100,000 00		106,000 00
Amount loaned on stocks and bonds as collateral, viz:			75,485 91
	Total Par. value.	Amount loaned thereon.	
Jefferson county bonds	$1,300 00		
United States 5-20 bonds	200 00	$2,000 00	
Oswego city bonds	100 00		
Champion town bonds	700 00		
Merchants Bank stock	1,500 00		
Northern Insurance Co. stock	500 00	1,500 00	
Agricultural Insurance Co. stock	6,900 00	6,613 17	
Merchants Bank stock	8,000 00		
Northern Insurance Co. stock	500 00	8,000 00	
Agricultural Insurance Co. stock	8,000 00	9,000 00	
" " "	2,000 00	2,000 00	
Merchants Bank stock	1,800 00		
Agricultural Insurance Co. stock	500 00	1,600 00	
Merchants Bank stock	1,300 00		
Agricultural Insurance Co. stock	500 00	1,700 00	
" " "	1,500 00	1,000 00	
Bond and mortgage	1,000 00		
Agricultural Insurance Co. stock	500 00	1,400 00	
" " "	2,000 00	1,700 00	
Bond and mortgage	900 00		
Union Bank stock	1,500 00	6,308 00	
Agricultural Insurance Co. stock	4,000 00		
" " "	5,000 00	4,708 61	
Bond and mortgage	1,000 00		
Agricultural Insurance Co. stock	1,805 00	1,758 75	
" " "	1,000 00	1,000 00	
Union Bank stock	4,000 00	3,200 00	
Davis Sewing Machine guaranteed bonds	1,000 00		
Agricultural Insurance Co. stock	10,000 00	11,402 38	
Merchants Bank stock	1,300 00	1,200 00	
Davis Sewing Machine guaranteed bonds	1,500 00		
Union Pacific R. R. bonds	2,000 00	3,200 00	
Agricultural Insurance Co. stock	6,010 00	6,500 00	
Bond and mortgage	750 00	700 00	
" "	400 00	350 00	
Agricultural Insurance Co. stock	500 00	450 00	
Bond and mortgage	3,200 00	3,200 00	
	$78,365 00	$75,485 91	
Market value of collaterals		$115,412 09	
Cash on hand and in bank			64,202 27
Interest due and accrued on stocks not included in market value			766 87
Interest due and accrued on collateral loans			3,804 57
Net premiums in due course of collection, not more than three months due			88,525 29
Aggregate amount of all available assets			$741,268 92

LIABILITIES.

Net amount of unpaid losses		$25,663 00
Unearned premiums, at 50 per cent. on fire risks under one year	$63,151 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	383,683 25	
Amount of unearned premiums on all outstanding risks		446,834 30
Gross liabilities, except capital stock		$472,497 30
Surplus as regards policy holders		$268,771 62
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$68,771 62

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$436,799 85
Interest on bonds and mortgages	25,239 25
Interest and dividends from all other sources	9,668 09
Received during the year in cash	$471,707 19

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$228,887 85
Cash dividends paid	20,000 00
Commissions and brokerage	88,755 04
Salaries, fees and wages	29,628 21
State, national and local taxes	11,010 46
All other payments	36,179 35
Expenditures during the year in cash	$414,460 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$105,668,893	$877,639 15
Written or renewed during the year	53,840,171	430,265 42
Total	$159,509,064	$1,307,904 57
Deduct those expired and marked off as terminated	56,081,995	426,621 35
In force at the end of the year	$103,427,069	$881,283 22

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$19,684,775	$126,302 11
More than *one* and not more than *three* years to run	75,843,807	656,209 31
More than three years to run	7,898,487	98,771 81
Net amount in force December 31st, 1877	$103,427,069	$881,283 23

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,233,596 15
Total losses paid from organization to date	989,812 72
Total losses incurred during the year	229,377 45
Total cash dividends declared since the Company commenced business	180,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,662,321 00
Premiums received, fire	18,592 30
Losses paid, fire	1,916 04
Losses incurred, fire	1,916 04

WINCHESTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New Rochelle, N. Y.; commenced business as a Mutual Company March 14, 1827: as a Joint Stock Company January 1, 1870; commenced business in Illinois February 14, 1872.]

GEORGE J. PENFIELD, PRESIDENT. GEORGE R. CRAWFORD, SECRETARY.

EDWARD M. TEALL, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$28,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			139,350 00
Loans upon bonds and mortgage upon which more than one year's interest is due (of which $6,300 00 is in process of foreclosure)			38,000 00
Interest due and accrued on bond and mortgage loans			6,864 51
Total value of mortgaged premises		$447,400 00	
Market value of United States bonds owned by the Company...Par value,		490,000 00	513,581 25
Market value of other stocks and bonds owned by the Company, viz:			26,100 00
	Par value.	Market value.	
Central Pacific R. R. Co. bonds	$20,000 00	$21,600 00	
Chesapeake and Ohio R. R. Co. bonds	10,000 00	2,500 00	
Manufacturers' and Mechanics' Bank stock	2,000 00	2,000 00	
	$32,000 00	$26,100 00	
Amount loaned on stocks and bonds as collateral			23,100 00
Market value of collaterals		$37,180 00	
Cash on hand and in bank			27,938 12
Interest due and accrued on special deposit			291 25
Interest due and accrued on collateral loans			1,333 24
Gross premiums in due course of collection, not more than three months due			87,058 95
Rents due and accrued			1,524 65
Total			$903,141 97
Less amount deposited in Virginia pledged to secure the liability of the Company in said State			10,000 00
Items not admitted as assets: Amount premiums unpaid on policies which have been issued over three months		$3,272 38	
Aggregate amount of all available assets			$893,141 97

LIABILITIES.

Net amount of unpaid losses			$29,264 56
Unearned premiums, at 50 per cent., on fire risks under one year		$217,539 78	
Unearned premiums, *pro rata*, on fire risks running more than one year		126,210 03	
		$343,749 76	
Less the unearned premiums on risks in Virginia		3,416 29	
Amount of unearned premiums on all outstanding risks			340,333 47
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers			9,124 76
Gross liabilities, except capital stock			$378,722 79
Surplus as regards policy holders			$514,419 18
Amount of capital stock paid up			300,000 00
Surplus over paid up capital			$214,419 18

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$609,386 66
Interest on bonds and mortgages	12,542 80
Interest and dividends from all other sources	26,366 91
Received during the year in cash	$648,296 27

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$328,710 39
Cash dividends paid	29,955 00
Commissions and brokerage	112,658 75
Salaries, fees and wages	29,800 00
State, national and local taxes	15,839 77
All other payments	69,175 57
Expenditures during the year in cash	$586,139 48

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$66,012 790	$707,739 89
Written or renewed during the year	78,280,790	687,160 82
Total	$144,293,580	$1,394,900 71
Deduct those expired and marked of as terminated	73,944,009	691,373 94
In force at the end of the year	$70,349,571	$703,526 77
Deduct amount re-insured	612,629	5,758 15
Net amount in force	$69,736,942	$697,773 62

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$40,888,397	$435,079 46
More than *one* and not more than *three* years to run	24,661,805	210,459 69
More than three years to run	4,186,740	52,234 53
Net amount in force December 31st, 1877	$69,736,942	$697,773 68

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$5,610,345 00
Total losses paid from organization to date	2,983,994 31
Total losses incurred during the year	341,225 35
Total cash dividends declared since the Company commenced business	158,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,941,170 00
Premiums received, fire	38,688 49
Losses paid, fire	11,926 14
Losses incurred, fire	13,004 18

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, New York; commenced business March, 1853; commenced business in Illinois February 20, 1872.]

EDMUND DUGGS, PRESIDENT. N. W. MESEROLE, SECRETARY.

ROBERT A. WALLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$78,201 07
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			234,820 00
Loans upon bond and mortgage upon which more than one year's interest is due (of which $4,700 is in process of foreclosure)			12,100 00
Interest due and accrued on bond and mortgage loans			4,579 87
Total value of mortgaged premises		$481,800	
Market value of United States bonds owned by the Company.....par value 211,000			227,715 00
Market value of other stocks and bonds owned by the Company, viz:			167,680 00
	Par value.	Market value.	
Union Ferry Co. stock	$10,600 00	$14,522 00	
Mechanic and Traders Bank of Greenpoint stock	8,000 00	7,200 00	
Grand street and Newton R. R. stock	25,000 00	22,500 00	
Nassau National Bank of Brooklyn stock	1,000 00	1,650 00	
Long Island Bank of Brooklyn stock	10,000 00	11,000 00	
First National Bank of Brooklyn stock	3,000 00	5,400 00	
Peoples Gas Light Co., Brooklyn, stock	26,000 00	10,400 00	
Metropolitan Gas Light Co., Brooklyn, stock	5,000 00	3,600 00	
Citizens Gas Light Co., Brooklyn, stock	7,120 00	6,408 00	
Dry Dock, E. Br'dw'y & Bat'ry R.R.Co., N. Y., stock	20,000 00	20,000 00	
Grand street and Newton R.R. bonds	20,000 00	20,000 00	
Georgia State bonds	25,000 00	25,000 00	
Brooklyn city R. R. stock	10,000 00	20,000 00	
	$170,720 00	$167,680 00	
Amount loaned on stocks and bonds as collateral			70,540 00
Market value of collaterals		$93,412 50	
Cash on hand and in bank			33,254 54
Interest due and accrued on stocks not included in market value			7,283 33
Interest due and accrued on collateral loans			471 51
Gross premiums in due course of collection not more than three months due			36,140 92
All other property, viz: Rents due and accrued			100 00
Items not admitted as assets: Amount of premium, unpaid on policies which have been issued more than three months		$2,309 29	
Total			$872,836 24
Less amount deposited in Virginia and Georgia pledged to secure the liability of the Company in those States			36,000 00
Aggregate amount of all available assets			$836,836 24

LIABILITIES.

Net amount of unpaid losses		$14,540 15
Unearned premiums, at 50 per cent., on fire risks under one year	$151,064 37	
Unearned premiums, *pro rata*, on fire risks running more than one year	40,780 19	
Amount of unearned premiums on all outstanding risks		191,844 56
Cash dividends unpaid		150 00
Due and accrued for salaries and other miscellaneous expenses		2,466 66
Commissions and other charges due and to become due to agents and brokers		5,421 13
Total		$214,422 50
Less the liability of the Company in the States of Virginia and Georgia		4,087 65
Gross liabilities, except capital stock		$210,334 85

Surplus as regards policy holders	$626,501 39
Amount of capital stock paid up	250,000 00
Surplus over paid up capital	$376,501 39

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$347,285 09	
Net cash premiums received on marine and inland risks	1,832 56	$349,117 65
Interest on bonds and mortgages		17,413 43
Interest and dividends from all other sources		22,742 18
Income from all other sources		1,618 97
Received during the year in cash		$390,887 23

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$137,504 52	
Net amount paid for marine and inland losses	5,824 15	$142,828 67
Cash dividends paid		49,900 00
Commissions and brokerge		60,131 13
Salaries, fees and wages		44,972 89
State, national and local taxes		1,515 78
All other payments		45,504 80
Expenditures during the year in cash		$344,852 77

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$50,867,442	$327,683 61
Written or renewed during the year	56,061,312	362,293 10
Total	$106,928,754	$689,976 71
Deduct those expired and marked of as terminated	55,394,263	310,653 55
In force at the end of the year	$51,534,491	$379,323 16
Deduct amount re-insured	215,450	1,745 11
Net amount in force	$51,319,041	$377,578 05

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$44,012,413	$302,128 75
More than *one* and not more *three* years to run	4,998,872	44,063 40
More than three years to run	2,523,206	33,131 01
Net amount in force December 31st, 1877	$51,534,491	$379,323 16

	Marine and Inland risks.	Premiums.
Written during the year	$402,921	2,859 10
Deduct those expired and marked off as terminated	402,921	2,859 10

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$5,224,004 30
Total losses paid from organization to date	2,831,961 95
Total losses incurred during the year	140,114 04
Total cash dividends declared since the Company commenced business	565,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,322,451 00
Premiums received, fire	22,744 18
Losses paid, fire	11,569 24
Losses incurred, fire	11,569 24

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; commenced business October, 1866; commenced business in Illinois May, 14, 1874.]

J. M. ALLEN, PRESIDENT. J. B. PIERCE, SECRETARY.

H. D. P. BIGELOW, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$71,050 00
Interest due and accrued on bond and mortgage loans			2,177 05
Total value of mortgaged premises		$242,300	
Market value of stocks and bonds owned by the Company, viz:			173,500 00
	Par value.	Market value.	
State of Connecticut 6 per cent. bonds	$70,000 00	$77,000 00	
Dayton and Western R. R. 6 per cent. bonds	15,000 00	11,550 00	
Urbana, Illinois, Township bonds	4,000 00	4,000 00	
Evansville, Indiana, City bonds	10,000 00	9,500 00	
District of Columbia 3-65 per cent. bonds	46,000 00	34,500 00	
Peoria, Illinois, Township bonds	5,000 00	4,850 00	
" " County "	5,000 00	5,250 00	
City National Bank stock, Hartford	5,000 00	4,500 00	
Hartford " " " "	1,300 00	1,950 00	
Security Company " "	5,000 00	5,000 00	
New York, New Haven & Hartford R.R. Co. stock.	10,000 00	15,400 00	
	$176,300 00	$173,500 00	
Cash on hand and in bank			13,213 63
Interest due and accrued on stocks not included in market value			3,827 49
Cash in hands of agents and in course of transmission			17,056 50
Net premiums in due course of collection not more than three months due on policies written at home office			2,486 54
All other property, viz: Mercury column, test gauges, pumps and inspection apparatus			2,400 00
Aggregate amount of all available assets			$285,711 21

LIABILITIES.

Net amount of unpaid losses		$2,775 00
Unearned premiums, at 50 per cent. on all unexpired steam-boiler risks	$57,139 46	
Amount of unearned premiums on all outstanding risks		57,139 46
Due and accrued for salaries and other miscellaneous expenses		375 00
Gross liabilities, except capital stock		$60,289 46
Surplus as regards policy holders		$225,421 75
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$25,421 75

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$111,839 04
Interest on bonds and mortgages	6,369 56
Interest and dividends from all other sources	9,574 84
Income from all other sources, inspection of steam-boilers, etc	51,838 54
Received during the year in cash	$179,621 98

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$3,466 50
Cash dividends paid	20,000 00
Commissions and brokerage	42,821 27
Salaries, fees and wages	11,700 00
State, national and local taxes	2,430 96
All other payments	77,594 64
Expenditures during the year in cash	$158,013 37

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$13,958,269	$123,331 62
Written or renewed during the year	13,482,149	119,279 55
Total	$27,440,418	$242 611 17
Deduct those expired and marked off as terminated	14,484,510	128,332 24
In force at the end of the year	$12,955,908	$114 278 93

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$12,955,908	$114,278 93

GENERAL INTERROGATORIES.

Total premiums received for premiums and inspections from organization of Company to date	$1,292,458 61
Total losses paid from organization to date	86,327 34
Total losses incurred during the year	5,541 73
Total cash dividends declared since the Company commenced business	117,250 00
Total dividends declared payable in stock from organization	90,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of steam-boiler risks taken	$518,400 00
Premiums received	4,161 69
Received for inspections	1,942 41
Losses paid	176 14

AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business April 1, 1846; commenced business in Illinois July 8, 1873.]

S. G. GOULD, PRESIDENT. FRED. H. HARRIS, SECRETARY.

GEORGE W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the Company, unincumbered		$135,155 37
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		851,562 89
Loans upon bond and mortgage (first liens) upon which more than one year's interest is due, $49,900 (of which $42,400 is in process of foreclosure) less $5,000 second liens		44,900 00
Interest due and accrued on bond and mortgage loans		18,936 66
Total value of mortgaged premises	$2,625,050	
Market value of United States bonds owned by the Company, ... par value 225,000		236,250 00
Cash on hand and in bank		51,834 76
Gross premiums in due course of collection $14,995 34 less $1,979 99 more than three months due		13,015 35
Rents due		853 36
Items not admitted as assets: Company's own scrip	$85,956 25	
Aggregate amount of all available assets		$1,847,508 89

LIABILITIES.

Net amount of unpaid losses		$2,919 66
Unearned premiums, at 50 per cent., on fire risks under one year	$81,475 43	
Unearned premiums, *pro rata*, on fire risks running more than one year	23,846 52	
Amount reclaimable on perpetuaal fire insurance policies		237 50
Amount of unearned premiums on all outstanding risks		105,321 95
Cash dividends to scripholders remaining unpaid		5,901 70
Cash dividends to policy holders remaining unpaid		31,262 00
Fund represented by scrip which is reserved as security for policy holders		600,000 00
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		2,722 50
Gross liabilities		$748,365 31
Surplus		$599,143 06

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$180,623 29
Interest on bonds and mortgages and United States bonds	68,416 39
Income from all other sources	5,079 43
Received during the year in cash	$254,119 11

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$47,779 83
Cash dividends paid to scripholders, $61,146 91; to policy holders, $29,349 00	90,495 91
Commissions and brokerage	23,565 08
Salaries, fees and wages	29,978 92
State, national and local taxes	4,278 97
All other payments	4,098 51
Expenditures during the year in cash	$200,197 22

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$25,088,820	$207,555 75
Written or renewed during the year	26,672,454	194,811 16
Total	$51,761,274	$402,366 91
Deduct those expired and marked off as terminated	25,898,553	195,938 16
In force at the end of the year	$25,862,721	$206,428 75
Deduct amount re-insured	197,517	1,648 26
Net amount in force	$25,665,204	$204,780 49

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$22,007,353	$162,950 86
More than *one* and not more than *three* years to run	1,946,526	29,603 89
More than three years to run	1,711,325	21,226 24
Net amount in force December 31st, 1877	$25,665,204	$204,780 49

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,662,245 95
Total losses paid from organization to date	631,835 26
Total losses incurred during the year	49,199 49
Total cash dividends declared since the Company commenced business	799,402 26

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$918,855 00
Premiums received, fire	6,001 40
Losses paid, fire	7,616 69
Losses incurred, fire	7,635 69

FARMERS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at York, Pa.; commenced business May 16, 1853; commenced business in Illinois July 9, 1872.]

G. EDWARD HERSH, PRESIDENT. DAVID STRICKLER, SECRETARY.

GEORGE P. TREADWAY AND SAMUEL T. COCKEY,
Attorneys in Illinois to accept services of process, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the Company, unincumbered			$37,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			121,899 68
Loans upon bond and mortgage upon which more than one year's interest is due			2,000 00
Interest due and accrued on bond and mortgage loans			3,228 11
Total value of mortgaged premises	$326,133 00		
Market value of United States bonds owned by the Company, par value	50,000 00		53,288 75
Market value of other stocks and bonds owned by the Company, viz:			71,885 00
	Par value.	Market value.	
Columbia Borough, Pa., bonds	$5,000 00	$5,025 00	
Northern Cent. Railway Co. general mort. bonds.	12,000 00	11,460 00	
Pennsylvania R. R. Co. general mort. bonds	20,000 00	21,800 00	
Pennsylvania State bonds	30,000 00	33,600 00	
	$67,000 00	$71,885 00	
Amount loaned on stocks and bonds as collateral			3,300 00
Market value of collaterals	$4,025 00		
Loans on bills receivable			10,790 27
Cash on hand and in bank			35,320 88
Interest due and accrued on stocks not included in market value			300 00
Interest due and accrued on collateral loans and bills receivable			949 78
Gross premiums in due course of collection not more than three months due			21,071 27
Rents due and accrued			430 00
Premium notes	$526,571 49		

ITEMS NOT ADMITTED AS ASSETS:

Loans on judgments, not first liens	$1,618 42	
Interest accrued on judgments, second liens	44 20	
Total	$1,662 62	
Aggregate amount of all available assets		$361,963 69

LIABILITIES.

Net amount of unpaid losses		$82,503 11
Unearned premiums, at 50 per cent., on fire risks under one year	$91,597 76	
Unearned premiums, *pro rata*, on fire risks running more than one year	96,166 00	
Amount of unearned premiums on all outstanding risks		187,763 76
Amount reclaimable on perpetual fire insurance policies		5,809 30
All other demands against the Company, viz: State, city, county or other taxes and assessments, $2,555 54; book-account liabilities, $289 58		2,845 12
Gross liabilities		$228,921 29
Surplus		$183,042 40

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$283,728 09
Interest on bonds and mortgages and judgment loans		8,742 00
Interest and dividends from all other sources		10,418 88
Income from all other sources		912 49
Deposit premiums received on perpetual fire risks	$92 62	
Received during the year in cash		$303,801 37

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$199,474 53
Commissions and brokerage	57,197 67
Salaries, fees and wages	17,408 83
State, national and local taxes	5,967 67
All other payments	15,581 76
Expenditures during the year in cash	$295,525 66

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$38,917,189	$533,567 06
Written or renewed during the year	25,774,930	321,262 23
Total	$64,692,119	$854,829 29
Deduct those expired and marked off as terminated	26,498,800	360,123 39
In force at the end of the year	$38,193,319	$494,705 90
Deduct amount re-insured	43,300	699 15
Net amount in force	$38,150,019	$494,006 75

RECAPITULATION OF CASH, OR STOCK-RATE BUSINESS:

In force having from date of policy not more than *one* year to run	$13,839,696	$183,195 52
More than *one* and not more than *three* years to run	11,091,786	138,618 42
More than three years to run	2,653,731	40,936 26
Net amount in force December 31st, 1877	$27,585,213	$362,750 20

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,866,649 85
Total losses paid from organization to date	1,759,554 73
Total losses incurred during the year	199,581 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,420,896 00
Premiums received, fire	23,438 24
Losses paid, fire	14,690 14
Losses incurred, fire	17,402 50

LYCOMING FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Muncy, Penn.; commenced business April 18, 1840; commenced business in Illinois March 3, 1870.]

WILLIAM P. J. PAINTER, PRESIDENT. **JAMES M. BOWMAN, SECRETARY.**

GEO. P. TREADWAY, *Attorney in Illinois to accept services of process*, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the Company, unincumbered			$50,000 00
Loans on bonds and mortgage (first liens) upon which not more than one year's interest is due			3,500 00
Loans upon bond and mortgage upon which more than one year's interest is due			4,337 00
Interest due and accrued on bond and mortgage loans			918 38
Total value of mortgaged premises		$18,000	
Market value of United States bonds owned by the Company; par value	2,000		2,160 00
Market value of other stocks and bonds owned by the Company, viz:			14,540 00
	Par value.	Market value.	
Catawissa Railroad 7 per cent. bonds	$11,000 00	$11,440 00	
Borough of Tyrone, Blair county, Penn., bonds	300 00	300 00	
Muncy Gas Company stock	2,800 00	2,800 00	
	$14,100 00	$14,540 00	
Cash on hand and in bank			77,643 95
Interest due and accrued on stocks not included in market value			410 00
Gross premiums in due course of collection, not more than three months due			115,970 29
Bills receivable, not matured, taken for fire, marine and inland risks			5,844 80
Net assessments in process of collection			51,112 56
Net assessments due on premium notes, 3½ per cent			131,785 62
Premium notes		$4,651,257 19	
Items not admitted as assets: Judgments	4,878 40		
Aggregate amount of all available assets			$458,222 60

LIABILITIES.

Net amount of unpaid losses		$164,492 02
Amount of unearned premiums on all outstanding cash risks		213,163 77
All other demands against the Company, viz: State, city, county or other taxes and assessments (estimated)		2,500 00
Gross liabilities		$380,155 79
Surplus		$78,066 81

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$400,956 22
Interest on bonds and mortgages	846 03
Interest and dividends from all other sources	1,791 26
Income from all other sources, net assessments collected	308,891 98
Received during the year in cash	$712,485 49

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$491,534 91
Commissions and brokerage	70,398 24
Salaries, fees and wages	9,480 20
State, national and local taxes	6,462 11
All other payments	86,439 12
Expenditures during the year in cash	$664,314 58

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$67,245,229	$707,014 63
Written or renewed during the year	37,797,105	402,896 63
Total	$105,042,334	$1,109,911 26
Deduct those expired and marked off as terminated	42,054,069	480,953 38
In force at the end of the year	$62,988,265	$628,957 88
Deduct amount re-insured	835,120	5,007 60
Net amount in force (cash and mutual)	$62,653,145	$623,950 28

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$24,822,248	$271,054 17
More than *one* and not more than *three* years to run	11,150,742	97,963 81
More than three years to run	2,875,179	33,860 61
Net amount in force December 31st, 1877	$38,848,169	$402,878 59

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of Company to date	$9,794,889 26
Total losses paid from organization to date	7,119,558 37
Total losses incurred during the year	512,869 84

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,423,622 79
Premiums received, fire	57,872 45
Losses paid, fire	33,927 93
Losses incurred, fire	37,982 01

MILLVILLE MUTUAL MARINE AND FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

Located at Millville, N. J.; commenced business January, 1867; commenced business in Illinois December 2, 1872.]

NATHANIEL STRATTON, PRESIDENT. FURMAN L. MULFORD, SECRETARY.

H. S. TIFFANY, *Attorney in Illinois to accept services of process*, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the Company, unincumbered			$16,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			4,600 00
Interest due and accrued on bond and mortgage loans			163 81
Total value of mortgaged premises	$8,000		
Market value of United States bonds owned by the Company; Par value	$32,000 00		33,953 00
Market value of other stocks and bonds owned by the Company, viz:			8,200 00
	Par value.	Market value.	
Maurice River Township N. J. bonds	$4,000 00	$4,000 00	
West Jersey R. R. 7 per cent. 1st mortgage bonds	4,000 00	4,200 00	
	$8,000 00	$8,200 00	

Amount of all other loans made by the Company, viz: Call loans secured by bond of individuals worth not less than $300,000		5,806 00
Cash on hand and in bank		17,759 88
Interest due and accrued on stocks not included in market value		798 33
Interest due and accrued on collateral loans		283 33
Gross premiums in due course of collection not more than three months due		28,869 32
Bills receivable, taken for fire, marine and inland risks		95,194 92
All other property, viz: Salvage on losses already paid, $3,000 00; rents due and accrued, $487 50		3,487 50
Premium notes, being first liens on property insured	$1,286,780 14	
ITEMS NOT ADMITTED AS ASSETS:		
Sundry book accounts	$1,690 00	
Office furniture and fixtures	2,000 00	
Total	$3,690 00	
Aggregate amount of all available assets		$214,466 09

LIABILITIES.

Net amount of unpaid losses		$22,936 00
Unearned premiums. at 50 per cent., on fire risks under one year	$44,823 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,483 62	
Unearned premiums, at 100 per cent. on marine risks	43,358 72	
Amount of unearned premiums on all outstanding risks		96,665 39
Amount reclaimable on perpetual insurance policies		942 71
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		2,800 00
Gross liabilities		$123,338 10
Surplus, exclusive of premium notes		$91,127 99

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$96,102 17	
Unearned premiums received on marine and inland risks	101,351 69	$197,453 86
Notes received for unpaid premiums	86,727 53	
Interest on bonds and mortgages and from all other sources		2,968 81
Income from all other sources: Rents, $450 00; conscience fund, $600 00		1,050 00
Received during the year in cash		$201,472 67

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$79,956 98	
Net amount paid for marine and inland losses	83,042 43	$162,999 41
Commissions and brokerage		17,501 69
Salaries, fees and wages		22,840 27
State, national and local taxes		5,611 93
Expenditures during the year in cash		$208,953 30

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,099,598	$97,683 08
Written or renewed during the year	7,583,948	142,314 43
Total	$12,683,546	$239,997 46
Deduct those expired and marked off as terminated	4,573,315	89,774 80
In force at the end of the year	$8,110,231	$150,222 66
Deduct amount re-insured	3,080,504	46,212 56
Net amount in force	$5,029,727	$104,010 10

Amount insured on premium note plan	$7,133,785 00
Premium notes on same	1,286,780 14

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$3,995,900	$89,646 10
More than *one* and not more than *three* years to run	543,000	7,257 49
More than three years to run	490,834	7,106 51
Net amount in force December 31st, 1877	$5,029,734	$104,010 10

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$1,054,958	$84,289 70
Written during the year	1,757,997	149,979 92
Total	$2,812,950	$234,269 62
Deduct those expired and marked off as terminated	1,597,813	134,710 70
In force December 31st, 1877	$1,217,137	$99,558 92
Deduct amount re-insured	676,277	56,199 22
Net amount in force	$540,860	$43,359 70

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,188,002 00
Total losses paid from organization to date	666,007 00
Total losses incurred during the year	167,779 09

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $2,134,577 50;	marine and inland, $450,101 40			$2,584,678 90
Premiums received, fire	36,004 71;	"	" 9,011 84	45,016 08
Losses paid, fire	22,163 59;	"	" 3,457 61	25,621 20
Losses incurred, fire	22,730 44;	"	" 1,452 81	24,183 25

MILWAUKEE MECHANICS MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Milwaukee, Wis.; commenced business March, 1852; commenced business in Illinois August 7, 1872.]

CHRISTIAN PREUSSER, PRESIDENT. ADOLF J. CRAMER, SECRETARY.

FRANCIS LACKNER, *Attorney in Illinois to accept services of process*, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the Company, unincumbered			$43,420 00
Loans upon bond and mortgage (first liens) upon which not more than one year's interest is due			30,310 52
Loans on bond and mortgage upon which more than one year's interest is due (of which $300 00 is in process of foreclosure)			5,052 68
Interest due and accrued on bond and mortgage loans			1,764 00
Total value of mortgaged premises		$101,100 00	
Market value of United States bonds owned by the Company, par value		254,900 00	274,017 00
Market value of other stocks and bonds owned by the Company, viz:			98,050 00
	Par val.	Market val.	
Milwaukee City water bonds	$60,000 00	$66,000 00	
Brown County, Wisconsin, bonds	20,000 00	19,000 00	
Milwaukee County bonds	10,000 00	10,500 00	
German American Bank, Chicago, stock	1,000 00	500 00	
Cream City R. R. Co., Milwaukee, stock	2,100 00	2,050 00	
	$93,100 00	$98,050 00	
Amount loaned on stocks and bonds as collateral			6,000 00
Market value of collaterals		$12,000 00	
Cash on hand and in bank			44,110 77
Interest due and accrued on collateral loans			480 00
Net premiums in due course of collection not more than three months due			21,697 90
All other property, viz: Salvage on losses already paid			1,750 00
Premium notes		$191,287 71	

ITEMS NOT ADMITTED AS ASSETS:

Bills receivable	$4,755 11	
Office furniture and fixtures	2,000 00	
Total	$6,755 11	
Aggregate amount of all available assets		$526,652 82

LIABILITIES.

Net amount of unpaid losses		$5,928 00
Unearned premiums, at 50 per cent., on fire risks under one year	$80,210 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	143,478 78	
Amount of unearned premiums on all outstanding risks		223,689 77
Gross liabilities		$229,617 77
Surplus		$297,035 05.

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$221,816 03
Interest on bonds and mortgages, and from all other sources, $24,348 24; less depreciation on Government bonds, $23,411 00	937 24
Income from all other sources	1,790 00
Income during the year in cash	$224,543 27

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$128,870 79
Commissions and brokerage	45,470 05
Salaries, fees and wages	21,065 52
State, national and local taxes	7,726 78
All other payments	14,690 63
Expenditures during the year in cash	$217,253 77

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$30,290,059	$492,811 30
Written or renewed during the year	16,642,058	233,418 39
Total	$46,932,117	$726,229 69
Deduct those expired and marked off as terminated	17,728,574	267,080 45
In force at the end of the year	$29,203,543	$459,149 24

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$10,740,706	$160,421 98
More than *one* and not more than *three* years to run	11,161,117	177,344 54
More than three years to run	7,301,720	121,382 72
Net amount in force December 31st, 1877	$29,203,543	$459,149 24

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,031,042 61
Total losses paid from organization to date	885,922 79
Total losses incurred during the year	128,788 79

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,987,157 00
Premiums received, fire	36,983 13
Losses paid, fire	17,814 41
Losses incurred, fire	17,814 41

NEWARK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; commenced business May 10, 1810; commenced business in Illinois June 21, 1877.]

CEPHAS M. WOODRUFF, PRESIDENT. JOHN J. HENRY, SECRETARY.

GEO. W. MONTGOMERY, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Value of real estate owned by the Company, unincumbered			$57,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			411,295 00
Loans upon bond and mortgage upon which more than one year's interest is due			23,100 00
Interest due and accrued on bond and mortgage loans			10,561 93
Total value of mortgaged premises		$1,220,200	
Market value of United States bonds owned by the Company	par value	40,000	58,231 25
Market value of other stocks and bonds owned by the Company, viz:			62,041 00
	Par value.	Market value.	
National State Bank stock	$18,700 00	$15,481 00	
Newark City National Bank stock	13,250 00	18,550 00	
Newark National Banking Company stock	7,700 00	10,780 00	
Mechanics National Bank stock	4,550 00	8,417 50	
Mechanics Insurance Company stock	1,050 00	1,312 50	
Morris and Essex R. R. C. stock	10,600 00	7,500 00	
	$50,200 00	$62,041 00	
Cash on hand and in bank			40,441 78
Interest due and accrued on stocks not included in market value			1,971 00
Gross premiums in due course of collection not more than three months due			11,274 00
Bills receivable, taken for fire, marine and inland risks			400 87
All other property, viz: Rents due and accrued			446 50
Aggregate amount of all available assets			$671,762 88

LIABILITIES.

Unearned premiums, at 50 per cent., on fire risks under one year		$37,632 35	
Unearned premiums, *pro rata*, on fire risks running more than one year		12,971 92	
Amount of unearned premiums on all outstanding risks			50,604 27
Commissions and other charges due and to become due to agents and brokers			1,691 10
Return premiums			825 00
Due and accrued for salaries and other miscellaneous expenses			375 00
Outstanding scrip		$254,604 00	
Gross liabilities, exclusion of outstanding scrip			$52,995 37
Surplus			$618,767 46
Scrip outstanding			254 604 00
Net surplus			$364,163 46

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$80 644 55
Interest on bonds and mortgages	32,459 20
Interest and dividends from all other sources	4,815 50
Income from all other sources	1,178 75
Received during the year in cash	$119,098 00

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$19,777 23
Scrip or certificates of profits redeemed and interest paid to scrip holders	24,023 10
Commissions and brokerage	12,976 36
Salaries, fees and wages	8,185 96
State, national and local taxes	2,020 43
All other payments	7,808 98
Expenditures during the year in cash	$74,792 06

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$14,171,287	$92,697 71
Written or renewed during the year	13,683,419	104,835 95
Total	$27,854,706	$196,933 66
Deduct those expired and marked off as terminated	13,196,909	98,621 45
In force at the end of the year	$14,657,797	$98,312 21
Deduct amount re-insured	602,462	3,804 41
Net amount in force	$14,055,335	$94,507 80

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$12,923,586	$75,264 70
More than *one* and not more than *three* years to run	904,453	10,719 37
More than three years to run	829,758	12,328 14
Net amount in force December 31st, 1877	$14,657.797	$98,312 21

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,245,645 69
Total losses paid from organization to date	212,476 12
Total losses incurred during the year	15,928 79
Total cash dividends declared since the Company commenced business	506,208 79

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$331,925 00
Premiums received, fire	3,515 99
Losses paid, fire	3,439 01
Losses incurred, fire	3,439 01

ORIENT MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, City, N. Y.; commenced business March 1, 1854; commenced business in Illinois April 2, 1872.]

EUGENE DUTILH, PRESIDENT. CHARLES IRVING, SECRETARY.

A. R. ATKINS, *Attorney in Illinois to accept services of process*, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the Company, unincumbered		$249,455 58
Market value of U. S. Bonds owned by the Company. Par value $450,000 00		478,343 75
Market value of other stocks and bonds owned by the Company, viz:		105,588 58
	Par value.	Market value.
West India and Panama Telegraph Co. stock	$5,000 00	$4,698 58
Merchants Exchange preferred stock	1,000 00	1,000 00
Orient Mutual Insurance Co. scrip	99,890 00	99,890 00
	$105,890 00	$105,588 58

Amount of all other loans made by the Company, viz: To pilot boat secured by policy		450 00
Cash on hand and in bank		254,729 43
Gross premiums in due course of collection, not more than three months due		114,628 23
Bills receivable, taken for marine risks		99,561 03
Salvage on losses already paid		44,100 00
Subscription notes in advance of premiums		195,218 48
Unsettled accounts (estimated)		19,876 46
Aggregate amount of all available assets		$1,561,951 54

LIABILITIES.

Net amount of unpaid losses		$111,785 00
Unearned premiums, at 100 per cent., on marine risks	130,707 06	
Amount of unearned premiums on all outstanding risks		130,707 06
Principal unpaid on certificates of profits ordered redeemed		1,320 00
Interest due and remaining unpaid		9,324 95
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		3,020 20
Outstanding scrip		1,031,800 00
Gross liabilities		$1,287,957 21
Surplus including subscription notes		$273,994 38

INCOME DURING THE YEAR.

Net cash premiums received on marine risks	$618,320 87
Interest and dividends from all sources	28,936 48
Income from all other sources	5,226 87
Received during the year in cash	$652,484 19

EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses	$572,493 42
Certificates of profits redeemed	700 80
Commissions and brokerage	28,753 47
Salaries, fees and wages	50 614 74
State, national and local taxes	6,933 31
All other payments	12,362 61
Expenditures during the year in cash	$671,858 35

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$16,790,349	$195,916 92
Written during the year	75,900 193	755,078 89
Total	$92,690,542	$950,995 61
Deduct those expired and marked off as terminated	75,879,729	820,288 55
In force December 31, 1877	$17,810,813	$130,707 06

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$4,999,236 66
Premiums received, marine and inland	32,054 41
Losses paid, marine and inland	12,284 09
Losses incurred, fire	16,780 55

PACIFIC MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; commenced business January 10, 1855; commenced business in Illinois June 14, 1860.]

HORACE J. MOODY, PRESIDENT. WILLOUGHBY POWELL, SECRETARY.

T. T. MORFORD, *Attorney in Illinois to accept services of process*, residing at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of United States bonds owned by the Company			$333,660 00
Market value of other stocks and bonds owned by the Company, viz:			49,670 00
	Par value.	Market value.	
Del. and Hudson Canal Co. Regist'd 1891, bonds	$10,000 00	$9,900 00	
" " " " stock	26,800 00	13,400 00	
Harlem Bank stock	2,500 00	625 00	
American Exchange National Bank stock	10,000 00	10,600 00	
Bank of North America stock	8,500 00	6,120 00	
National Bank of Commerce stock	5,000 00	6,100 00	
International Ocean Telegraph Company stock	2,500 00	1,375 00	
New York Merchants Ex. and News Ass. stock	1,000 00	900 00	
Sundry Insurance Scrip	720 00	650 00	
	$67,020 00	$49,670 00	
Amount loaned on stocks and bonds as collateral			124,500 00
Market value of collaterals		$161,896 75	
Cash on hand and in bank			150,355 17
Interest due and accrued on stocks not included in market value			200 00
Interest due and accrued on collateral loans			204 75
Gross premiums in due course of collection			23,944 81
Bills receivable, taken for fire, marine and inland risks			53,950 47
Salvages and re-insurance, on losses already paid			37,200 00
Subscription notes			27,578 98
All other claims			7,475 97
Aggregate amount of all available assets			$808,740 15

LIABILITIES.

Net amount of unpaid losses	$122,300 00
Unearned premiums at 100 per cent. on marine risks	81,375 69
Unused portion of subscription notes	25,686 14
Scrip or certificates of profits ordered redeemed	12,710 00
Interest due and declared but not due to scrip holders	14,401 82
Accrued for rent	2,000 00
Return premiums	5,088 95
Gross liabilities	$263,562 10
Surplus including subscription notes	$545,178 05
Outstanding scrip	584,017 00

INCOME DURING THE YEAR.

Net cash premiums received on marine risks	$426,771 13
Interest and dividends from all other sources	31,955 02
Received during the year in cash	$458,726 15

EXPENDITURES DURING THE YEAR.

Net amount paid for marine and inland losses	$288,363 67
Scrip or certificates of profits and interest paid to scrip holders	40,468 96
Commissions and brokerage	31,612 78
Salaries, fees and wages	42,617 49
State, national and local taxes	8,542 97
All other payments	45,304 84
Expenditures during the year in cash	$456,910 73

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$5,307,151	$67,042 87
Written during the year	88,144,766	674,483 81
Total	$93,451,917	$741,526 68
Deduct those expired and marked off as terminated	87,854,139	660,150 99
In force December 31st, 1877	$5,597,778	$81,375 69
Deduct amount re-insured	398,663	5,422 72
Net amount in force	$5,199,115	$75,952 97

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$15,887,276 51
Total losses paid from organization to date	9,825,524 45

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,999,768 00
Premiums received, fire	13,079 78
Losses paid, fire	5,782 96
Losses incurred, fire	5,782 96

III—FIRE AND MARINE INSURANCE COMPANIES.

OF FOREIGN GOVERNMENTS.

I.—Branch Office Statements.
II.—Home Office Statements.

UNITED STATES BRANCH

COMMERCIAL UNION ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

]Located at London, G. B.; commenced business in the United States January 20, 1871; commenced business in Illinois April 16, 1872.]

ELIJAH ALLIGER, GENERAL AGENT AND ATTORNEY IN THE UNITED STATES. Principal office No. 120 Broadway, New York City.

JAMES R. MILLER, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company; par value.....$925,000		$963,781 25
Amount of all other loans made by the company, secured by mortgages for double the amount.....		19,788 04
Cash on hand and in bank.....		75,857 94
Cash in course of transmission from agents.....		6,556 75
Gross premiums in due course of collection not more than three months due..... ...		92,740 04
Bills receivable, taken for fire, marine and inland risks.....		1,360 54
Total.....		$1,159,584 56
Less the amount of bonds deposited in the States of Ohio, Virginia and Georgia, pledged to secure the liabilities of the Company in those States.....		175,000 00
Aggregate amount of all available assets.....		$984,584 56

LIABILITIES.

Net amount of unpaid losses.....		$34,609 91
Unearned premiums, at 50 per cent., on fire risks under one year.....$344,748 13		
Unearned premiums, *pro rata*, on fire risks running more than one year... 109,930 21		
Total.. .....$454,678 84		
Less the liability of the Company in the States of Ohio and Georgia.. 11,429 31		
Amount of unearned premiums on all outstanding risks.....		443,249 03
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $9,211 36; drafts not presented for losses paid, $17,738 46.....		26,949 82
Gross liabilities, except capital stock.....		$554,808 76
Surplus		$429,725 80

INCOME DURING THE YEAR.

Net cash premiums received on fire risks..... .....$883,561 97		
Net cash premiums received on marine and inland risks..... .... 18,449 78		$902,011 75
Interest and dividends from all other sources.....		29,062 50
Received during the year in cash.....		$931,074 25

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses $463,343 27		
Net amount paid for marine and inland losses..... 12,486 75		$475,830 02
Commissions and brokerage.....		196,209 21
Salaries, fees and wages.....		30,402 54
State, national and local taxes.....		19,684 97
All other payments.....		34,904 88
Expenditures during the year in cash.....		$756,981 62

RISKS AND PREMIUMS.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	$58,957,945	$761,822 43
Written or renewed during the year	78,177,228	1,031,609 59
Total	$137,135,173	$1,793,432 02
Deduct those expired and marked off as terminated	63,208,695	884,511 84
In force at the end of the year	$73,926,478	$908,920 18
Deduct amount re-insured	1,751,014	34,007 87
Net amount in force	$72,175,464	$874,912 31

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$54,038,400	$689,496 26
More than *one* and not more than *three* years to run	12,136,314	124,136 90
More than three years to run	7,751,760	95,286 96
Net amount in force December 31st, 1877	$73,926,474	$908,920 18

	Marine and Inland risks.	Premiums
Written during the year	$4,746,817	$20,462 72
Deduct those expired and marked off as terminated	4,746,817	20,462 72

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$5,461,284 00
Total losses paid from organization to date	2,830,906 50
Total losses incurred during the year	512,131 26

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $3,700,695; marine and inland, $917,787	$4,618,432 00
Premiums received, fire, $42,007 23; marine and inland, $3,717 98	45,725 21
Losses paid, fire	15,455 97
Losses incurred, fire	15,494 79

UNITED STATES BRANCH

HAMBURG-BREMER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hamburg, Germany; commenced business January 1, 1855; commenced business in Illinois March 13, 1872.]

DR. OCTAVIO SCHROEDER, PRESIDENT. ALFRED KLAUHOLD, SECRETARY.

CONRAD WITNOWSKY, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

[In the United States.]

Market value of United States bonds owned by the Company, par value $579,000 00		$610,226 25
Cash on hand and in bank		72,210 96
Net premiums in due course of collection, not more than three months due		33,473 20
Total		$715,910 41
Less the amount deposited in Georgia and Ohio pledged to secure the liability of the Company in said States		125,000 00
Aggregate amount of all available assets		$590,910 41

LIABILITIES.

Net amount of unpaid losses		$24,540 00
Unearned premiums, at 50 per cent., on fire risks under one year	$155,141 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	22,638 62	
Total	$177,780 47	
Less the unearned premiums in the States of Georgia and Ohio	4,173 38	
Amount of unearned premiums on all outstanding risks		173,607 09
Gross liabilities		$198,147 09
Surplus		$392,763 82

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$353,723 15
Interest on United States bonds	25,911 96
Received during the year in cash	$379,635 11

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$153,154 18
Commissions and brokerage	67,087 43
Salaries, fees and wages	15,584 83
State, national and local taxes	5,543 70
All other payments	25,219 24
Expenditures during the year in cash	$266,588 88

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$27,516,635	$313,164 09
Written or renewed during the year	42,336,097	394,741 13
Total	$69,852,782	$707,905 22
Deduct those expired and marked off as terminated	37,565,177	356,645 05
In force at the end of the year	$32,287,555	$351,260 17
Deduct amount re-insured	42,500	208 59
Net amount in force December 31st, 1877	$32,245,055	$351,051 58

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$29,038,042	$310,283 70
More than *one* and not more than *three* years to run	2,314,763	28,705 40
More than three years to run	892,250	12,062 48
Net amount in force December 31st, 1877	$32,245,055	$351,051 58

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,458,799 00
Premiums received, fire	37,864 41
Losses paid, fire	12,175 29
Losses incurred, fire	12,113 04

UNITED STATES BRANCH

IMPERIAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at London, Great Britain; commenced business 1803; commenced business in Illinois June 8, 1868.]

PERCIVAL BOSANQUET, CHAIRMAN. E. COZENS SMITH, GEN. MANAGER AND SEC'Y.

LEWIS H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company, par value		$737,800 00	$783,174 50
Market value of other stocks and bonds owned by the Company, viz:			45,175 00
	Par value.	Market val.	
Virginia State bonds and certificates	$86,000 00	$26,400 00	
Alabama State bonds	10,000 00	4,000 00	
Tennessee State bonds	20,000 00	6,775 00	
South Carolina State bonds	20,000 00	8,000 00	
	$136,000 00	$45,175 00	
Cash on hand and in bank			20,046 28
Gross premiums in due course of collection, not more than three months due			7,427 94
Total			$855,823 72
Less amount deposited in the States of Ohio, Georgia, Virginia and Oregon pledged to secure the liability of the Company in those States			241,453 75
Aggregate amount of all available assets			$614,369 97

LIABILITIES.

Net amount of unpaid losses		$38,090 66	
Less amount of unpaid losses in the State of Oregon		5,833 00	
			32,257 66
Unearned premiums, at 50 per cent., on fire risks under one year		$143,784 17	
Unearned premiums, *pro rata*, on fire risks running more than one year		76,955 41	
Total		$220,739 58	
Less the unearned premiums on risks in Ohio, Georgia, Virginia and Oregon		31,777 46	
Amount of unearned premiums on all outstanding risks			188,962 12
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers			1,742 15
Gross liabilities			$222,961 93
Surplus			391,408 04

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$327,253 41
Interest and dividends from all sources	36,498 05
Received during the year in cash	$363,751 46

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$202,355 65
Commissions and brokerage	49,337 44
Salaries, fees and wages	24,668 72
State, national and local taxes	15,417 31
Expenditures during the year in cash	$291,779 12

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$31,505,819	$407,153 25
Written or renewed during the year	38,433,869	392,720 33
Total	$69,939,688	$799,873 58
Deduct those expired and marked off as terminated	37,975,840	409,675 78
In force at the end of the year	$31,963,848	$390,197 80
Deduct amount re-insured	7,500	22 25
Net amount in force	$31,956,348	$390,175 55

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$23,627,125	$287,563 34
More than *one* and not more than *three* years to run	3,963,956	43,369 38
More than three years to run	4,365,267	59,237 83
Net amount in force December 31st, 1877	$31,956,348	$390,175 56

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$6,651,695 00
Total losses paid from organization to date	4,673,557 51
Total losses incurred during the year	144,074 75

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,797,800 56
Premiums received, fire	30,675 32
Losses paid, fire	10,751 97
Losses incurred, fire	10,277 42

UNITED STATES BRANCH.

LACAISSE GENERALE DES ASSURANCES AGRICOLES ET DES ASSURANCES COURIE L'INCENDIE.

YEAR ENDING DECEMBER 31, 1877.

[Located at Paris, France; commenced business December, 1858; commenced business in Illinois November 30, 1876.]

JULES LECESNE, PRESIDENT. CHARLES LABRONSSE, SECRETARY.

McCORMACK BROS. & FINDLAY, *Attorneys in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company, par value	$259,000	$272,175 00
Cash on hand and in bank		68,625 37
Gross premiums in due course of collection not more than three months due		61,709 44
All other property, viz: Salvage on losses already paid; due for re-insurance, on losses paid		25,737 77
Aggregate amount of all available assets		$428,247 58

LIABILITIES.

Net amount of unpaid losses		$51,703 45
Unearned premiums, at 50 per cent., on fire risks under one year	$129,758 42	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,580 44	
Amount of unearned premiums on all outstanding risks		138,338 86
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		$19,723 10
Gross liabilities		$209,765 42
Surplus		$218,482 16

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$301,898 57
Interest and dividends from all sources	8,928 87
Income from all other sources	23,285 89
Received during the year in cash	$334,112 33

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$118,470 19
Commissions and brokerage	96,229 38
Salaries, fees and wages	8,244 97
Expenditures during the year in cash	$222,944 54

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$10,068,748	$116,515 01
Written or renewed during the year	25,664,433	342,741 22
Total	$35,728,176	$459,256 23
Deduct those expired and marked off as terminated	14,781,889	175,158 80
In force at the end of the year	$20,946,287	$284,097 43
Deduct amount re-insured	744,651	13,140 00
Net amount in force	$20,201,636	$270,957 43

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$19,242,404	$259,516 84
More than *one*, and not more than *three* years to run	718,511	8,354 36
More than three years to run	240,721	3,086 23
Net amount in force December 31st, 1877	$20,201,636	$270,957 43

GENERAL INTERROGATORIES.

Total losses incurred during the year	$147,540 39

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,734,406 11
Premiums received, fire	31,316 05
Losses paid, fire	11,876 88
Losses incurred, fire	11,876 88

UNITED STATES BRANCH

LANCASHIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Manchester, England; commenced business June, 1852; commenced business in Illinois November 14, 1872.]

NATHANIEL SHELMERDINE, CHAIRMAN. GEORGE STEWART, GENERAL MANAGER.

HENRY ROBERTSON, Manager U. S. Branch, 187 Broadway, New York City.

W. G. FERGUSON, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company, par val	$675,000 00	$710,218 75
Cash on hand and in bank		14,661 35
Gross premiums in due course of collection not more than three months due		18,906 92
Aggregate amount of all available assets		$743,727 02

LIABILITIES.

Net amount of unpaid losses		$45,680 75
Unearned premiums, at 50 per cent., on fire risks under one year	$209,910 60	
Unearned premiums, *pro rata*, on fire risks running more than one year	61,055 79	
Amount of unearned premiums on all outstanding risks		270,966 39
All other demands against the Company, viz: State, city and county taxes and assessments		1,500 00
Gross liabilities, except capital stock		$318,147 14
Surplus		$425,579 88

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$481,183 20
Interest on bonds and mortgages	5,265 60
Received during the year in cash	$486,448 80

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$288,880 33
Commissions and brokerage	83,506 44
Salaries, fees and wages	47,871 90
State, national and local taxes	14,072 06
Expenditures during the year in cash	$434,330 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$32,672,252	$426,975 01
Written or renewed during the year	57,965,167	584,868 86
Total	$90,637,419	$1,011,343 87
Deduct those expired and marked off as terminated	50,703,156	469,657 02
Net amount in force	$49,934,263	$541,686 85

RECAPITULATION:

In force having from date of policy not more than *one* year to run..	$39,900,474	$419,821 21
More than *one* and not more than *three* years to run.....	6,005,455	65,453 62
More than three years to run.....	4,028,334	56,412 02
Net amount in force December 31st, 1877.....	$49,934,263	$541,686 85

GENERAL INTERROGATORIES.

Total premiums received from organization of Association to date.....	$2,908,009 00
Total losses paid from organization to date.....	1,512,030 00
Total losses incurred during the year.....	282,002 63

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$2,925,794 84
Premiums received, fire.....	39,991 95
Losses paid, fire.....	9,000 62
Losses incurred, fire.....	9,892 62

UNITED STATES BRANCH

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Liverpool, England; commenced business 1825; in United States, 1851; commenced business in Illinois March 26, 1860.]

JAMES E. PULSFORD, RESIDENT MANAGER. ARTHUR PELL, CHARLES SEWALL, } ASSISTANT MANAGERS.

Principal office in United States, No. 45 William street, New York.

WM. WARREN, *Resident Secretary and Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Value of real estate owned by the Company, unincumbered.....			$555,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....			924,719 38
Market value of United States bonds owned by the Company, par value.....$1,505,000			1,636,387 50
Market value of other stocks and bonds owned by the Company, viz:.....			89,200 00
	Par value.	Market value.	
New York State 6 per cent. bonds.....	$45,000 00	$53,100 00	
City of Richmond bonds.....	5,000 00	5,900 00	
Mississippi pay warrants.....	20,000 00	18,000 00	
North Carolina 6 per cent. bonds	20,000 00	8,000 00	
Alabama 5 per cent. bonds	10,000 00	4,200 00	
	$100,000 00	$89,200 00	
Cash on hand and in bank.....			364,430 60
Interest due and accrued on stocks not included in market value..... } Interest due and accrued on collateral loans..... }			24,120 06
Gross premiums in due course of collection not more than three months due.....			278,819 59
Bills receivable, taken for fire, marine and inland risks.....			72,482 54
All other property, viz: rents due and accrued, $2,037 73; due for re-insurance, on losses paid $2,673 65; on deposit with New Orleans Gas Co. $30 00.....			4,741 38
Total.....			$3,959,901 00
Less amount deposited in the States of Ohio, Virginia, Alabama, Oregon and Georgia pledged to secure the liability of the Company in said States.....			230,000 00
Aggregate amount of all available assets.....			$3,729,901 00

LIABILITIES.

Net amount of unpaid losses		$203,212 02
Unearned premiums, at 50 per cent., on fire risks under one year	$982,810 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	561,175 35	
Amount of unearned premiums on all outstanding risks		1,543,985 65
Amount reclaimable on perpetual fire insurance policies		280,699 41
Net premium reserve, and all other liabilities except capital under the life insurance or other department		105,658 70
All other demands against the Company		58,213 71
Total		$2,491,769 49
Less the liability of the Company in the States of Ohio, Virginia, Alabama, Oregon and Georgia		140,556 56
Gross liabilities		$2,051,212 93
Surplus		$1,678,688 07

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$2,553,709 62
Interest on bonds and mortgages		53,940 52
Interest and dividends from all other sources		61,254 75
Income from all other sources		44,154 43
Deposit premium received on perpetual fire risks	$16,519 81	
Received during the year in cash		$2,713,059 32

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$954,466 90
Commissions and brokerage		312,552 63
Salaries, fees and wages		154,306 43
State, national and local taxes		50,216 49
Life Expenditures		20,278 86
All other payments		112,095 48
Deposit premiums returned on perpetual fire risks	$33,535 97	
Expenditures during the year in cash		$1,603,916 79

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$195,931,879	$2,081,899 32
Written or renewed during the year	351,883,748	2,989,810 95
Total	$547,815,627	$5,021,710 27
Deduct those expired and marked off as terminated	280,272,479	2,049,254 17
In force at the end of the year	$267,543,148	$2,972,456 10
Deduct amount re-insured	9,481,983	61,195 52
Net amount in force	$258,061,165	$2,911,260 58

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$176,615,990	$1,943,608 58
More than *one* and not more than *three* years to run	44,85,294	539,314 30
More than three years to run	28,237,179	390,518 10
Perpetual risks in force and interest premiums	8,342702	37,824 60
Net amount in force December 31st, 1877	$258,061,165	$2,911.260 58

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$38,516,101 32
Total losses paid from organization to date	22,910,649 54
Total losses incurred during the year	976,519 04

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$8,652,905 00
Premiums received, fire	85,503 90
Losses paid, fire	17,341 41
Losses incurred, fire	17,341 41

UNITED STATES BRANCH
LONDON ASSURANCE CORPORATION.

YEAR ENDING DECEMBER 31, 1877.

[Located at London, England; commenced business July, 1872; commenced business in Illinois November 9, 1872.]

EDWARD BUDD, ESQ., GOVERNOR. **JOHN PHILIP LAWRENCE, SECRETARY.**

GEO. C. CLARKE, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Loans upon bond and mortgage upon which more than one year's interest is due...	$7,044 51
Market value of United States bonds owned by the Company.....par value, $825,000	854,906 25
Cash on hand and in bank.....	75,282 78
Gross premiums in due course of collection not more than three months due.....	13,422 61
Total.....	$950,656 15
Deduct amount deposited in Virginia, Ohio and Georgia, pledged to secure the liability of the Company in said States.....	181,343 75
Aggregate amount of all available assets.....	$769,312 40

LIABILITIES.

Net amount of unpaid losses.....		$15,000 00
Unearned premiums, at 50 per cent., on fire risks under one year.....	$142,602 02	
Unearned premiums, *pro rata*, on fire risks running more than one year...	99,193 36	
Total.....	$241,795 88	
Deduct amount of liabilities in the States of Virginia, Ohio and Ga...	15,050 00	
Amount of unearned premiums on all outstanding risks.....		226,745 38
Gross liabilities.....		$241,745 38
Surplus.....		$527,567 02

INCOME DURING THE YEAR.

Net cash premiums received on fire risks.....	$387,364 79
Interest and dividends from all sources.....	27,001 53
Received during the year in cash.....	$414,366 32

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses.....	$185,698 20
Interest remitted home office.....	10,673 14
Commissions and brokerage.....	52,563 00
Salaries, fees and wages.....	25,920 13
State, national and local taxes.....	18,096 28
All other payments.....	43,531 32
Expenditures during the year in cash.....	$336,482 07

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	$44,808,526	$449,541 99
Written or renewed during the year.....	56,187,723	387,364 79
Total.....	$100,996,249	$836,906 78
Deduct those expired and marked off as terminated.....	50,981,140	369,517 80
Net amount in force.....	$50,015,109	$467,388 98

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$34,676,828	$285,204 04
More than *one* and not more than *three* years to run	8,224,361	88,997 67
More than three years to run	7,113,920	93,187 27
Net amount in force December 31st, 1877	$50,015,109	$467,388 98

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$2,253,089 96
Total losses incurred from organization to date	958,473 94
Total losses incurred during the year	188,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,163,827 00
Premiums received, fire	21,766 08
Losses paid, fire	6,857 09
Losses incurred, fire	6,857 09

UNITED STATES BRANCH
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at London and Edinburgh, G. B.; commenced business in United States December, 1866; commenced business in Illinois November 7, 1867.]

CHARLES E. WHITE AND S. P. BLAGDEN, ASSOCIATE MANAGERS. Located at No. 54 William street, New York City.

WALTER E. LEWIS AND W. B. CORNELL, *Attorneys in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$10,909,091 00
Capital stock paid up in cash	1,363,636 36
Stock notes or other obligations held for subscribed capital	9,545,454 64

ASSETS.

Market value of United States bonds owned by the Company, par value,	$1,828,000		$1,426,840 00
Market value of other stocks and bonds owned by the Company, viz:			114,068 00
	Par value.	Market value.	
Illinois 6 per cent. bonds	$17,000 00	$17,170 00	
Alabama 8 per cent. bonds	10,000 00	4,000 00	
Virginia 6 per cent. bonds	37,300 00	24,618 00	
Virginia deferred certificates	18,700 00	935 00	
South Carolina 6 per cent. bonds	11,500 00	4,600 00	
Tennessee 6 per cent. bonds	26,000 00	8,840 00	
New York City and County 7 per cent. bonds	49,000 00	53,900 00	
	$169,500 00	$114,068 00	
Cash on hand and in bank			117,093 99
Agents' balances in due course of transmission			51,785 30
Bills receivable, taken for fire, marine and inland risks			1,682 00
Total			$1,710,964 29
Less amount deposited in the States of Ohio, Oregon, Virginia, Alabama and Georgia, pledged to secure the liability of the Company in said States			260,928 00
Aggregate amount of all available assets			$1,450,096 29

LIABILITIES.

Net amount of unpaid losses	$63,240 37	
Less amount of unpaid losses in the State of Ohio	1,812 00	$61,428 37
Unearned premiums, at 50 per cent., on fire risks under one year	442,518 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	259,800 17	
	$702,318 17	
Less the unearned premiums on risks in the States of Ohio, Oregon, Virginia, Alabama and Georgia	54,451 00	
Amount of unearned premiums on all outstanding risks		647,867 17
Gross liabilities except capital stock		$709,295 54
Surplus		$740,740 75

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$1,239,776 60
Interest and dividends from all sources	79,081 45
Income from all other sources	3,200 43
Received during the year in cash	$1,322,058 48

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses		$628,075 21
Commissions and brokerage		167,413 84
Salaries, fees and wages		80,593 90
State, national and local taxes		29,799 51
All other payments		80,699 25
Remitted to home office, London	$306,617 68	
Carried to profit and loss	331 55	
Decrease in market value of securities since December 31, 1876	89,839 78	
Total	$396,789 01	
Expenditures during the year in cash		$981,581 71

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$103,510,074	$1,346,398 75
Written or renewed during the year	145,690,610	1,385,885 60
Total	$249,200,684	$2,732,274 35
Deduct those expired and marked off as terminated	129,302,161	1,351,614 22
In force at the end of the year	$119,898,523	$1,380,660 13

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$77,449,279	$885,086 00
More than *one* and not more than *three* years to run	22,195,367	235,707 90
More than three years to run	20,253,877	259,916 23
Net amount in force December 31st, 1877	$119,898,523	$1,380,660 13

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date, U. S. Branch	$13,064,881 54
Total losses paid from organization to date, U. S. Branch	9,173,230 87
Total losses incurred during the year, U. S. Branch	607,501 84

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,516,260 00
Premiums received, fire	50,482 41
Losses paid, fire	20,182 43
Losses incurred, fire	12,291 31

UNITED STATES BRANCH
NORTHERN ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at London, G. B. ; commenced business 1836 ; commenced business in Illinois March 7, 1876.]

WM. MILLER, CHAIRMAN. **ALEXANDER P. FLETCHER, GENERAL MANAGER.**

LEWIS H. DAVIS, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company, par value...	$524,000 00	$547,196 25
Cash on hand and in bank		20,046 29
Gross premiums in due course of collection not more than three months due		7,427 93
Total		$574,670 47
Less amount deposited in the States of Ohio, Virginia and Georgia to secure the liability of the Company in said States		184,612 50
Aggregate amount of all available assets		$390,057 97

LIABILITIES.

Net amount of unpaid losses		$18,385 66
Unearned premiums, at 50 per cent., on fire risks under one year	$143,784 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	39,203 11	
Total	$182,987 28	
Less the amount of unearned premiums on risks in Ohio, Virginia and Georgia	21,207 46	
Amount of unearned premiums on all outstanding risks		161,779 82
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		1,742 15
Gross liabilities		$181,907 63
Surplus		$208,150 34

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$327,973 82
Interest and dividends from all sources	27,307 86
Received during the year in cash	$355,281 68

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$172,286 44
Commissions and brokerage	49,196 07
Salaries, fees and wages	24,598 03
State, national and local taxes	13,726 32
Expenditures during the year in cash	$259,806 86

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$24,359,666	$294,853 72
Written or renewed during the year	38,433,864	392,720 34
Total	$62,793,530	$687,574 06
Deduct those expired and marked off as terminated	34,555,925	347,712 66
In force at the end of the year	$28,237,605	$339,861 40
Deduct amount re-insured	7,500	22 25
Net amount in force	$28,230,105	$339,839 15

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$23,627,125	$287,568 84
More than *one* and not more than *three* years to run	2,876,862	31,513 86
More than three years to run	1,726,118	20,756 96
Net amount in force December 31st, 1877	$28,230,105	$339,839 15

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$752,296 27
Total losses paid from organization to date	246,283 55
Total losses incurred during the year	135,720 03

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,797,800 56
Premiums received, fire	30,675 82
Losses paid, fire	8,823 54
Losses incurred, fire	8,823 54

UNITED STATES BRANCH
NORTH GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hamburg, Germany; commenced business in the United States December 1, 1877; commenced business in Illinois December 14, 1877.]

CLEMENS KUHL, MANAGER. ALBERT F. RICHARDS, ASSISTANT MANAGER.

ADOLPH LOEB, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company, par value	$270,000 00	$287,181 91
Cash on hand and in bank		865 21
Gross premiums in due course of collection not more than three months due		6,028 18
Aggregate amount of all available assets		$294,025 30

LIABILITIES.

Unearned premiums, at 50 per cent. on fire risks under one year	$6,624 21	
Unearned prem's, *pro rata*, on fire risks running more than one year	121 67	
Amount of unearned premiums on all outstanding risks		$6,745 88
Gross liabilities		$6,745 88
Surplus		$287,279 42

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$7,669 34
Interest and dividends from all sources	3,101 65
Received during the year in cash	$10,770 99

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$627 50
Commissions and brokerage	3,108 21
Salaries, fees and wages	1,245 80
State, national and local taxes	152 95
All other payments	1,285 71
Expenditures during the year in cash	$6,420 17

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year	$1,536,228	$14,068 52
Total	$1,536,228	$14,068 52
Deduct those expired and marked off as terminated	101,992	674 09
In force at the end of the year	$1,434,236	$13,394 43

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$1,424,536	$13,248 43
More than *one* and not more than *three* years to run	9,700	146 00
Net amount in force December 31st, 1877	$1,434,236	$13,394 43

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$168,467 00
Premiums received, fire	1,723 69

UNITED STATES BRANCH

QUEEN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Liverpool, Kingdom of Great Britain; commenced business in the United States March, 1866; commenced business in Illinois May 12, 1867.]

WILLIAM H. ROSS, MANAGER. Principal office, 216 Broadway, New York City.

JAMES L. ROSS, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Value of real estate owned by the Company, unincumbered	$214,517 00
Market value of United States bonds owned by the Company...Par value, $1,045,000	1,116,525 00
Market value of other stocks and bonds owned by the Company, viz:	
Alabama State 5 per cent. certificates....Par val. $10,000	4,000 00
Cash on hand and in bank	151.543 09
Gross premiums in due course of collection, not more than three months due	20,582 94
Total	$1,507,168 03
Less amount deposited in Ohio, Virginia, Oregon and Georgia pledged to secure the liability of the Company in said States	225,000 00
Aggregate amount of all available assets	$1,282,168 03

LIABILITIES.

Net amount of unpaid losses	$85,555 39	
Less amount of unpaid losses in the State of Georgia and Oregon	6,185 30	$79,420 09
Unearned premiums, at 50 per cent. on fire risks under one year	319,423 17	
Unearned prem's, *pro rata*, on fire risks running more than one year	119,817 94	
Total	$439,241 11	
Less the amount of unearned premiums on risks in the States of Ohio Virginia, Georgia and Oregon	34,786 38	
Amount of unearned premiums on all outstanding risks		404,454 73
Accrued for rent		1,666 66
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers		845 35
Gross liabilities		$486,386 88
Surplus		$795,781 20

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$901,672 60
Interest and dividends from all sources	60,344 32
Received during the year in cash	$962,016 92

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$471,392 64
Commissions and brokerage	128,905 65
Salaries, fees and wages	41,292 95
State, national and local taxes	21,445 95
All other payments	49,340 52
Expenditures during the year in cash	$712,377 71

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$65,461,544	$885,027 63
Written or renewed during the year	118,066,900	1,002,919 19
Total	$183,528,444	$1,887,946 82
Deduct those expired and marked off as terminated	114,533,867	1,020,751 82
In force at the end of the year	$68,995,077	$867,195 00
Deduct amount re-insured	285,500	2,164 82
Net amount in force	$68,709,577	$865,030 18

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$51,839,690	$638,846 34
More than *one* and not more than *three* years to run	8,612,789	105,870 22
More than three years to run	8,257,098	120,313 62
Net amount in force December 31st, 1877	$68,709,577	$865,030 18

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$7,592,707 00
Total losses paid from organization to date	4,618,352 00
Total losses incurred during the year	466,292 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,050,908 00
Premiums received, fire	35,654 60
Losses paid, fire	22,290 82
Losses incurred, fire	18,735 99

UNITED STATES BRANCH

SCOTTISH COMMERCIAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Glasgow, Scotland; commenced business in the U. S. January 20, 1873; commenced business in Illinois September 11, 1873.]

EDGAR W. CROWELL and W. T. READ, JOINT RESIDENT MANAGERS, New York City.

H. H. BROWN, *Attorney in Illinois to accept service of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company; par value $510,000 00		$541,625 00
Cash on hand and in bank		55,389 78
Interest due and accrued on stocks not included in market value		1,268 79
Gross premiums in due course of collection, not more than three months due		84,250 92
Rents due and accrued		500 00
All other property		6,497 47
Total		$689,981 96
Less the amount deposited in the States of Ohio, Virginia and Georgia pledged to secure the liability of the Company in said States		150,000 00
Aggregate amount of all available assets		$539,981 96

LIABILITIES.

Net amount of unpaid losses		$35,213 90
Unearned premiums, at 50 per cent., on fire risks under one year	$207,263 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	100,860 48	
Total	$308,124 19	
Less the unearned premiums on risks in the States of Ohio, Virginia and Georgia	36,950 76	
Amount of unearned premiums on all outstanding risks		271,173 43
Due and accrued for salaries and other miscellaneous expenses		7,506 00
All other demands against the Company, viz: State, city, county or other taxes and assessments, $2,223 23; commissions and other charges due and to become due to agents and brokers, $11,109 82; return premiums, $2,184 80; re-insurance, $2,215 50		17,783 35
Gross liabilities		$331,626 68
Surplus		$208,355 28

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$508,963 97
Interest and dividends from all sources	30,410 18
Income from all other sources, rents	3,690 00
Received during the year in cash	$543,064 15

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$280,730 72
Commissions and brokerage	89,832 89
Salaries, fees and wages	30,220 82
State, national and local taxes	16,644 17
All other payments	36,642 32
Expenditures during the year in cash	$454,070 92

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$31,515,724	$380,777 09
Written or renewed during the year	77,648,128	593,035 99
Total	$109,163,852	$973,813 08
Deduct those expired and marked off as terminated	47,172,959	392,894 60
In force at the end of the year	$61,990,893	$580,918 48
Deduct amount re-insured	1,390,351	14,777 53
Net amount in force	$60,600,542	$566,140 95

RECAPITULATION:

In force having from date of policy not more than *one* year to run.	$44,187,350	$414,527 43
More than *one* and not more than *three* years to run	11,423,774	92,657 05
More than three years to run	4,989,418	58,956 47
Net amount in force December 31st, 1877	$60,600,542	$566,140 95

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$1,555,022 02
Total losses paid from organization to date	695,683 32
Total losses incurred during the year	293,076 89

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$5,080,126 00
Premiums received, fire	43,991 19
Losses paid, fire	18,443 58
Losses incurred, fire	18,248 32

UNITED STATES BRANCH

TRANS-ATLANTIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hamburg, Germany; commenced business February 17, 1872; commenced business in Illinois November 1, 1877.]

HENRY HONIG, MANAGER.

CONRAD WITKOWSKY, *Attorney in Illinois to accept services of process*, residing at Chicago.

ASSETS.

Market value of United States bonds owned by the Company.....Par value, $220,000	$231,550 00
Cash on hand and in bank	17,139 92
Gross premiums in due course of collection not more than three months due	6,283 06
All other property, viz: Salvage	150 00
Aggregate amount of all available assets	$255,122 98

LIABILITIES.

Net amount of unpaid losses		$2,500 00
Unearned premiums, at 50 per cent., on fire risks under one year	$20,732 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,375 16	
Amount of unearned premiums on all outstanding risks		22,107 91
Due and accrued for salaries and other miscellaneous expenses		300 00
All other demands against the Company, viz: State, city, county or other taxes and assessments, $300 00; commissions and other charges due and to become due to agents and brokers, $945 68		1,245 68
Gross liabilities		$26,153 59
Surplus		$228,969 39

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$37,200 80
Interest and dividends from all sources	6,153 75
Received during the year in cash	$43,354 55

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$6,706 08
Commissions and brokerage	6,612 25
Salaries, fees and wages	6,048 90
State, national and local taxes	441 85
All other payments	4,775 97
Expenditures during the year in cash	$24,585 05

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
Written or renewed during the year	$3,981,183	$45,806 94
Total	$3,981,183	$45,806 94
Deduct those expired and marked off as terminated	266,601	2,489 69
In force at the end of the year	$3,714,582	$43,317 25
Deduct amount re-insured	16,833	159 00
Net amount in force	$3,697,749	$43,158 25

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$3,572,015	$41,465 49
More than *one* and not more than *three* years to run	101,067	1,309 84
More than three years to run	24,667	382 92
Net amount in force December 31st, 1877	$3,697,749	$43,158 25

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$325,780 00
Premiums received, fire	3,685 35

BRITISH AMERICAN ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Toronto, Dominion of Canada ; commenced business 1833; commenced business in Illinois August 1, 1874.]

P. PATTERSON, GOVERNOR. FRED. A. BALL, MANAGER.

WILLIAM RICHARDSON, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$515,000 00
Capital stock paid up in cash	513,032 70

ASSETS.

Value of real estate owned by the Company, unincumbered		$113,446 78
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		28,878 47
Loans upon bond and mortgage upon which more than one year's interest is due (of which $900 00 is in process of foreclosure)		5,871 00
Interest due and accrued on bond and mortgage loans		1,996 14
Market value of United States bonds owned by the Company, par value $375,000 00		430,000 00
Market value of stocks and bonds owned by the Company, viz:		347,514 12

	Par value.	Market value.
Dominion Government bonds	$51,500 00	$52,530 00
Deposit in the State of Mississippi	15,000 00	15,000 00
City of Toronto debentures	24,720 00	24,472 80
City of Hamilton debentures	6,736 20	6,006 96
Town of Sarnia "	6,180 00	6,085 50
Village of Yorkville "	1,030 00	1,030 00
" Port Perry "	11,330 00	10,197 00
County of Middlesex debentures	20,600 00	20,806 00
County of West Gwilliambury debentures	1,055 75	996 52
Canadian bank of Commerce stock	24,720 00	28,551 60
Dominion bank stock	10,300 00	12,463 00
Ontario " "	12,154 00	11,350 15
Hamilton " "	3,605 00	3,605 00
Federal " "	4,326 00	4,390 89
Toronto " "	10,300 00	14,420 00
Canada Permanent Loan and Savings Co. stock	20,085 00	34,747 05
Imperial Loan and Investment Co. stock	5,150 00	5,562 00
Farmers Loan and Savings Co. stock	1,493 50	1,612 98
Ontario Savings and Investment Co. stock	5,150 00	6,437 50
Western Canada Loan and Saving Co. stock	6,386 00	9,004 26
Huron and Erie Saving and Loan Society stock	42,178 50	55,675 62
Canada Landed Credit Co. stock	2,793 87	3,510 75
Freehold Loan and Saving Co. stock	12,978 00	18,558 54
	$299,771 82	$347,514 12

Cash on hand and in bank		85,120 86
Interest due and accrued on stocks not included in market value		4,628 44
Interest due and accrued on deposit in the state of Mississippi		511 91
Gross premiums in due course of collection, not more than three months due		41,537 78
Bills receivable, taken for fire, marine and inland risks		25,614 12
All other property, viz: Salvage on losses already paid, $4,951 77; rents due and accrued, $1,231 70		6,183 47
ITEMS NOT ADMITTED AS ASSETS:		
Office Furniture	$5,243 70	
Bills receivable	3,607 43	
Personal accounts	2,407 58	
Total	$11,258 71	
Aggregate amount of all available assets		$1,091,297 99

LIABILITIES.

Net amount of unpaid losses		$84,719 39
Unearned premiums, at 50 per cent., on fire risks under one year	$288,457 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	72,901 55	
Unearned premiums, at 50 per cent., on inland navigation risks	2,871 51	
Unearned premiums, at 100 per cent., on marine risks	22,174 09	
Amount of unearned premiums on all outstanding risks		336,404 34
Cash dividends unpaid		27,042 37
All other demands against the Company, viz: State, city, county or other taxes and assessments, $1,000 00; commissions and other charges due and to become due to agents and brokers, $6,000 00; re-assurance, $1,989 33		8,989 33
Gross liabilities, except capital stock		$457,155 43
Surplus as regards policy holders		$634,142 56
Amount of capital stock paid up		513,032 70
Surplus over paid up capital		$121,109 86

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$598,567 50	
Net cash premiums received on marine and inland risks	89,059 32	$687,626 82
Notes received for unpaid premiums	26,250 47	
Interest on bonds and mortgages		8,102 61
Interest and dividends from all other sources		61,247 47
Income from all other sources		1,098 67
Received for calls on capital stock	$4,082 92	
Received on increased capital	14,418 77	
Received during the year in cash		$753,075 57

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$339,326 78	
Net amount paid for marine and inland losses	77,642 22	$416,969 00
Cash dividends paid		50,691 64
Commissions and brokerage		121,055 55
Salaries, fees and wages		31,762 86
State, national and local taxes		11,682 46
All other payments		62,627 54
Expenditures during the year in cash		$694,789 05

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$46,589,781	$576,152 40
Written or renewed during the year	651,294,892	693,793 01
Total	$111,884,173	$1,269,945 41
Deduct those expired and marked off as terminated	56,999,611	642,543 41
In force at the end of the year	$54,834,562	$627,402 00
Deduct amount re-insured	1,953,656	31,572 58
Net amount in force	$22,880,906	$595,829 42

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$42,658,370	$476,914 39
More than *one* and not more than *three* years to run	9,053.912	100,190 49
More than three years to run	1,173,623	18,724 42
Net amount in force December 31st, 1877	$52,880,905	$595,829 30

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$798,519	$41,882 66
Written during the year	9,687,913	110,407 52
Total	$10,486,432	$151,790 18
Deduct those expired and marked off as terminated	9,917,016	121,385 57
In force December 31st, 1877	$569,416	$30,404 61
Deduct amount re-insured	102,589	2,488 49
Net amount in force	$466,827	$27,916 12

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire,	$4,566,815 00	; marine and inland,	$326,950 00	$4,893,265 00
Premiums received, fire	48,877 30	; " "	1,549 47	50,426 77
Losses paid, fire	18,607 01	; " "	909 77	19,516 78
Losses incurred, fire	24,631 61	; " "	198 82	24,830 43

ROYAL INSURANCE COMPANY.

YEAR ENDING JUNE 30, 1877.

[Located at Liverpool, Eng.; commenced business June 13, 1845; commenced business in Illinois April 21, 1872.]

JOHN H. McLAREN, MANAGER AND SECRETARY. DIGBY JOHNSON, SUB-MANAGER.

CHARLES H. CASE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$10,000,000 00
Capital stock paid up in cash	1,447,725 00
Stock notes or other obligations held for subscribed capital	8,203,775 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$1,050,816 62
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			2,842,733 50
Total value of mortgaged premises		$6,095,610 00	
Market value of United States bonds owned by the Company, par value		1,901,041 67	2,195,012 51
Market value of other stocks and bonds owned by the Company, viz:			7,577,309 93
	Par value.	Market value.	
British and other Government stocks	$828,718 25	$792,833 35	
English railway preference and guaranteed stock	5,550,484 20	6,784,476 58	
	$6,379,197 45	$7,577,309 93	
Amount loaned on stocks and bonds as collateral			5,045,615 5
Market value of collaterals		$5,746,991 27	
Amount of all other loans made by the Company, viz: On life policies within their surrender value			511,386 29
Cash on hand and in bank			504,692 50
Interest due and accrued on bonds and stocks not included in market value, and on collateral loans			210,770 52
Gross premiums in due course of collection, including balances in the hands of agents, branches and insurance companies			388,423 37
Aggregate amount of all available assets			$20,326,765 80

LIABILITIES.

Net amount of unpaid losses		$249,294 08
Unearned premiums, at 50 per cent., on fire risks under one year	$1,572,622	
Unearned premiums, *pro rata*, on fire risks running more than one year	439,154	
Amount of unearned premiums on all outstanding risks		2,011,776 00
Amount reclaimable on perpetual fire insurance policies		17,405 18
Re-insurance fund and all other liabilities, except capital under the Life Insurance Department		10,510,400 00
Cash dividends unpaid		5,645 00
Due and accrued for agency and other miscellaneous expenses		22,855 21
All other demands against the Company,		668,524 90
Gross liabilities, except capital stock		$13,485,900 37

Surplus as regards policy holders	$6,840,865 43
Amount of capital stock paid up	1,447,725 00
Surplus over paid up capital	$5,393,140 43

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$3,682,632 06
Interest and dividends from all sources	$714,559 27	
Income from all other sources, viz: Rents	51,286 18	
	$765,845 45	
Less amount carried to Life Department	434,176 87	331,668 58
Deposit premium received on perpetual fire risks	321 62	
Received during the year in cash		$4,014,300 64

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$2,137,994 25
Cash dividends paid	386,060 00
Commissions and brokerage	475,448 50
Salaries, fees and wages	279,061 85
All other payments	285,577 98
Expenditures during the year in cash	$3,564,142 58

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 30th day of June of the preceding year	$866.422,500	$4,118,129 48
Written or renewed during the year	1,202,589,500	4,477,838 87
Total	$2,069,012,000	$8,595,968 35
Deduct those expired and marked off as terminated	978,170,500	3,816,969 21
In force at the end of the year	$1,095,841.500	$4,778,999 14
Deduct amount re-insured	151,867,000	755,446 50
Net amount in force	$943,974,500	$4,023,552 64

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$880,770,000	$3,144,510 91
More than *one* and not more than *three* years to run	62,586,000	878,308 90
More than three years to run		
Perpetual risks in force and interest premiums	618,500	732 83
Net amount in force June 30th, 1877	$943,974,500	$4,023,552 64

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$58,854,680 29
Total losses paid from organization to date	33,344,345 73
Total losses incurred during the year	2,137,994 25
Total cash dividends declared since the Company commenced business	4,933,636 87

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,650,933 32
Premiums received, fire	68,718 47
Losses paid, fire	19,020 43
Losses incurred, fire	19,070 43

NOTE—The above amounts are computed at the rate of $5 to the pound sterling.

ROYAL CANADIAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Montreal, Dominion of Canada; commenced business August 13, 1873; commenced business in Illinois November 2, 1874.]

JOHN OSTELL, PRESIDENT. ARTHUR GAGNON, SECRETARY.

CHARLES E. TOWNE, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock paid up in cash	$300,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$30,000 00
Loans upon bond and mortgage upon which more than one year's interest is due			15,500 00
Interest due and accrued on bond and mortgage loans			2,615 74
Total value of mortgaged premises		$118,500	
Market value of United States bonds owned by the Company; Par value		$490,000 00	547,900 00
Market value of other stocks and bonds owned by the Company, viz:			124,368 33
	Par value.	Market value.	
Bank of Montreal stock	$26,000 00	$42,250 00	
Montreal harbor bonds	56,000 00	57,000 00	
Montreal Warehousing Co's. mortgage bonds	24,833 33	24,833 33	
La Banque Nationale stock	600 00	600 00	
Slattucone Bank stock	200 00	180 00	
	$107,133 33	$124,363 33	
Amount loaned on stocks and bonds as collateral			2,579 68
Cash on hand and in bank			32,186 08
Interest due and accrued on stocks not included in market value			587 30
Gross premiums in due course of collection not more than three months due			91,783 23
Bills receivable, taken for fire, marine and inland risks			35,789 52
All other property			64,690 34
Aggregate amount of all available assets			$947,995 12

LIABILITIES.

Net amount of unpaid losses			$89,094 07
Unearned premiums. at 50 per cent., on fire risks under one year		$286,449 19	
Unearned premiums, *pro rata*, on fire risks running more than one year		85,286 35	
Unearned premiums, at 50 per cent., on inland navigation risks		3,865 72	
Unearned premiums, at 100 per cent. on marine risks		30,668 27	
Amount of unearned premiums on all outstanding risks			406,269 53
All other demands against the Company			7,232 18
Gross liabilities, except capital stock			$502,596 78
Surplus as regards policy holders			$445,399 34
Amount of capital stock paid up			300,000 00
Surplus over paid up capital			$145,399 34

INCOME DURING THE YEAR.

Net cash premiums received on fire risks		$676,621 03	
Net cash premiums received on marine and inland risks		124,726 16	$801,347 19
Interest and dividends from all sources			37,875 86
Received for calls on capital stock		$500,000 00	
Received during the year in cash			$839,223 05

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$1,061,664 53	
Net amount paid for marine and inland losses	84,207 58	$1,145,872 11
Commissions and brokerage		133,417 36
Salaries, fees and wages		54,468 01
State, national and local taxes		24,575 93
All other payments		126,313 03
Expenditures during the year in cash		$1,484,646 44

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	$96,159,269	$1,081,361 01
Written or renewed during the year	73,864,743	867,531 91
Total	$170,024,012	$1,948,892 92
Deduct those expired and marked off as terminated	104,923,705	1,153,518 84
In force at the end of the year	$65,100,307	$795,374 08
Deduct amount re-insured	4,845,193	53,387 01
Net amount in force	$60,255,114	$741,987 07

RECAPITULATION :

In force having from date of policy not more than *one* year to run.	$47,365,716	$572,898 38
More than *one* and not more than *three* years to run	9,929,870	124,092 27
More than three years to run	2,959,529	44,996 42
Net amount in force December 31st, 1877	$60,255,115	$741,987 07

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$266,880	$3,436 37
Written during the year	12,032,948	163,900 08
Total	$12,299,778	$167,336 45
Deduct those expired and marked off as terminated	11,705,384	126,764 96
In force December 31st, 1877	$594,394	$40,571 49
Deduct amount re-insured	59,900	2,171 78
Net amount in force	$534,494	$38,399 71

GENERAL INTERROGATORIES.

Total premiums received from organization of Company to date	$4,707,483 90
Total losses paid from organization to date	2,913,852 88
Total losses incurred during the year, net	1,050,211 25
Total cash dividends declared since the Company commenced business	71,270 45
Total dividends declared payable in stock from organization	78,281 84

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire,	$4,709,683 98 ;	marine and inland,	$390,325 00		$5,099,958 98
Premiums received, fire	58,418 27 ;	"	"	2,577 01	60,995 28
Losses paid, fire	32,599 87 ;	"	"		32,599 87
Losses incurred, fire	30,012 38 ;	"	"		30,012 38

WESTERN ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Toronto, Dominion of Canada; commenced business August, 1851; commenced business in Illinois November 20, 1872.]

JOHN McMURRICH, PRESIDENT. J. J. KENNY, SECRETARY.

WM. E. ROLLO, *Attorney in Illinois to accept services of process*, residing at Chicago.

CAPITAL.

Capital stock authorized	$824,000 00
Capital stock paid up in cash	412,000 00

ASSETS.

Value of real estate owned by the Company, unincumbered			$23,433 02
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			48,635 29
Interest due and accrued on bond and mortgage loans			5,939 17
Total value of mortgaged premises	$121,643		
Market value of United States bonds owned by the Company: par value	356,000		374,920 00
Market value of other stocks and bonds owned by the Company viz:			502,644 82
	Par value.	Market value.	
Georgia State bonds	$25,000 00	$25,000 00	
State of Mississippi deposit (cash deposit)	15,000 00	15,000 00	
Canadian Bank Commerce stock	63,705 50	73,261 33	
Consolidated Bank of Canada stock	25,750 00	20,600 00	
Ontario Bank stock	12,360 00	12,112 80	
Imperial Loan and Savings Company stock	43,054 00	46,283 05	
Union Loan and Savings Company cash deposit	10,300 00	10,300 00	
Canada county, city, and town bonds	308,215 17	295,591 34	
Province of Quebec (Canada) bonds	4,496 30	4,496 30	
	$507,880 97	$502,644 82	
Cash on hand aud in bank			86,792 03
Interest due and accrued on stocks not included in market value			1,575 00
Gross premiums in due course of collection, not more than three months due			109,742 82
Bills receivable, taken for fire, marine and inland risks			26,296 25
All other property, viz: Steam pump and hawser			4,142 16

ITEMS NOT ADMITTED AS ASSETS:

Amount of premiums unpaid on policies which have been issued over three months	$11,164 94	
Bills receivable, over due	4,256 79	
Total	$15,421 73	
Aggregate amount of all available assets		$1,184,120 56

LIABILITIES.

Net amount of unpaid losses		$39,872 11
Unearned premiums, at 50 per cent. on fire risks under one year	$314,988 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	69,974 11	
Unearned premiums, at 50 per cent., on inland navigation risks	3,083 33	
Amount of unearned premiums on all outstanding risks		388,046 36
Cash dividends unpaid		31,435 90
All other demands against the Company, viz: Commissions and other charges due and to become due to agents and brokers, $16,741 43; re-insurance, $6,229 18		22,970 61
Gross liabilities, except capital stock		$482,324 98
Surplus as regards policy holders		$701,795 58
Amount of capital stock paid up		412,000 00
Surplus over paid up capital		$289,795 58

INCOME DURING THE YEAR.

Net cash premiums received on fire risks	$722,690 06	
Net cash premiums received on marine and inland risks	53,288 36	$775,978 42
Notes received for unpaid premiums	30,867 66	
Interest and dividends from all sources		54,882 93
Received for calls on capital stock	$463 67	
Received during the year in cash		$830,861 35

EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses	$449,349 48	
Net amount paid for marine and inland losses	66,169 10	$515,518 58
Cash dividends paid		62,115 20
Commissions and brokerage		118,508 04
Salaries, fees and wages		17,295 66
State, national and local taxes		13,211 33
All other payments		59,670 46
Expenditures during the year in cash		$786,319 27

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$44,029,478	$683,521 74
Written or renewed during the year	70,793,888	819,569 30
Total	$114,823,366	$1,503,091 04
Deduct those expired and marked off as terminated	58,702,981	734,275 43
In force at the end of the year	$56,120,385	$768,815 61
Deduct amount re-insured	1,328,279	16,972 17
Net amount in force	$54,792,106	$751,843 44

RECAPITULATION:

In force having from date of policy not more than *one* year to run	$45,413,586	$629,977 85
More than *one* and not more than *three* years to run	9,116,016	117,317 91
More than three years to run	262,504	4,547 68
Net amount in force December 31st, 1877	$54,792,106	$751,843 44

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$41,932	$4,812 36
Written during the year	8,016,458	91,172 69
Total	$8,058,390	$95,985 05
Deduct those expired and marked off as terminated	7,825,087	88,804 62
In force at the end of the year	$233,353	$7,180 43
Deduct amount re-insured	26,149	1,013 77
Net amount in force	$207,204	$6,166 66

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,586,740 00
Premiums received, fire	57,498 23
Losses paid, fire	20,895 52
Losses incurred, fire	22,895 52

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TENTH

ANNUAL INSURANCE REPORT

OF THE

AUDITOR OF PUBLIC ACCOUNTS

OF THE

STATE OF ILLINOIS.

PART II—LIFE AND ACCIDENT INSURANCE.

1878.

SPRINGFIELD, ILL.:
D. W. LUSK, STATE PRINTER AND BINDER.
1878.

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INSURANCE REPORT.

PART II.

LIFE AND ACCIDENT INSURANCE.

OFFICE OF THE
AUDITOR OF PUBLIC ACCOUNTS,
SPRINGFIELD, *May 25, 1878.*

His Excellency, SHELBY M. CULLOM,
Governor of Illinois:

SIR—This report, Part II, Tenth Annual Insurance Report of this department, contains such information in relation to the business of Life and Accident Insurance as I am enabled to obtain from the annual statements made to this department for the year ending December 31, 1877, by all Life and Accident Insurance Companies which have been authorized to transact their appropriate business in this State for the current year.

The reported figures of the business and condition of the Life and Accident Insurance Companies represented in this report, are so combined and tabulated as to enable those who take interest in the statistics of Life and Accident Insurance to readily comprehend them.

Thirty-three Life, one Life and Accident, and one Accident Insurance Companies have complied with the insurance laws of this State, and have been authorized to transact their appropriate business in

Illinois for the current year. The States represented by the companies are as follows:

TABLE No. 1.

THIRTY-THREE LIFE COMPANIES.

California	1	New Jersey	1
Connecticut	6	Ohio	1
District of Columbia	1	Pennsylvania	1
Massachusetts	5	Vermont	2
Maine	1	Wisconsin	1
New York	18		33

TWO ACCIDENT COMPANIES.

Connecticut	1
Connecticut Accident and Life	1
	2

Five Life Insurance Companies which were authorized to do business in this State last year, have not complied with the insurance laws of Illinois for the current year, viz.:

TABLE No. 2.

Name of Life Insurance Companies not complying with the law.	Assets December 31, 1876.	Value of policies in force Dec. 31, 1876, 4 per cent. interest and "actuaries" rate.	Amount of policies December 31, 1876.
Protection, Illinois	$381,781 61	$116,190 00	$16,812,250 00
Charter Oak, Connecticut	18,552,684 75	18,164,294 00	52,494,057 00
Globe Mutual, New York	4,398,483 00	4,136,927 00	20,858,024 00
Maryland, Maryland	975,059 79	766,028 44	3,550,500 00
Universal, New York	3,548,856 44	3,256,716 00	25,441,737 00
Total	$22,856,865 59	$21,440,155 44	$119,156,568 00

The examination of the Protection Life Insurance Company of Chicago, (the report of which was published in my last annual report), disclosed the fact that the company had in the State of Ohio various subsidiary organizations known as "Trust Associations," which had been founded by its business manager for that State. The connection of the associations with the company was such that the associations, acting as its agents, solicited applications and effected insurance for the company. The persons thus insured entered into an agreement with the associations to pay a membership fee and a small annual due, and assigned to the Association nine-tenths of their interest in the policies of insurance issued by the Protection Life Insurance Company, in consideration of which the association agreed to keep the assessments on the policies paid, and upon the death of the assured to pay one-tenth of the amount received from the company to the heirs of the assured.

On the eighth of June I addressed a communication to the Attorney-General setting forth the facts in this connection, and asking if,

in his opinion, the Protection Life Insurance Company, by these proceedings, had failed to comply with the rules, restrictions or conditions provided by law, or had exceeded its corporate powers. The answer of the Attorney-General was as follows:

ATTORNEY-GENERAL'S OFFICE,
SPRINGFIELD, July 18, 1877.

SIR—Your letter of the 8th ult., was duly received, enclosing extracts from the report of the examiner in reference to the Ohio Trust Associations connected with the Protection Life Insurance Company of Chicago, stating the manner of transacting business with said associations.

You request my opinion whether, by this manner of placing policies, the Protection Life Insurance Company has failed to comply with the rules, restrictions or conditions provided by law, or has exceeded its corporate powers. It appears from the statement furnished me that the Trust Associations act as agents in procuring these policies, and as a part of the original transaction take an assignment of nine-tenths of the policy from the assured and bind themselves to pay the assessments on the policy as the same are made from time to time, the assured paying the association $10 in advance and $3 annually. In case of the death of the assured his heirs or representatives are entitled to receive one-tenth of the amount due on the policy, and the Trust Association the remaining nine-tenths. In substance, this amounts to an insurance for the benefit of the Trust Associations to the extent of nine-tenths of each policy.

The general rule of law is that a policy effected by or for the benefit of a party who has no insurable interest in the life of the assured, is a mere wager policy and is void.

Bliss on Life Insurance. 1, 24.
Ruse v. Mutual Benefit Ins. Co., 23 N. Y., 516.
Lord v. Dall, 12 Mass., 118.
Loomis v. Eagle Ins. Co., 6 Gray, 396.

As to what constitutes an insurable interest see Bliss on Life Insurance, pages 13 to 42, and authorities there cited.

Unless these Trust Associations do in fact stand in such relations to the insured as to have an insurable interest in their lives, respectively, instead of an interest in their deaths, the policies thus taken are in my opinion void, at least as to the nine-tenths taken for the benefit of the association.—Stevens v. Warren, 101 Mass. 564.

If the Protection Life Insurance Company issues policies of this character and makes assessments upon its other policy holders to pay losses thereon, in my opinion it does thereby exceed its corporate powers and violates "the rules, restrictions and conditions provided by law." Wager policies are not only void at common law, but are prohibited by the statutes of this State. (Rev. stat. chap. 3, §§ 131 and 134, pp. 372-3.)

I am very respectfully,

(Signed.) JAS. K. EDSALL, *Attorney General.*

HON. T. B. NEEDLES, *Auditor Public Accounts.*

Thereupon, on the sixth day of August, I caused a petition to be filed in the Circuit Court of Cook county, under and by virtue of the provisions of an act entitled, "An act in regard to the dissolution of insurance companies," approved February 17, 1874, praying an injunction against the company's transacting further business, and asking the appointment of a receiver, on the ground that the company had failed to comply with the rules, restrictions and conditions provided by law, and had exceeded its corporate powers, and that its condition was such as to render its further continuance in business hazardous to the insured therein. The court granted the petition, and appointed Mr. E. D. Cook receiver of the company.

The Commercial League Association of America was organized at Chicago, in August, 1877, under section 31, of an act entitled, "An act concerning corporations," in force July 1, 1872, as amended March 28, 1874, authorizing the formation of associations and societies not for pecuniary profit, and received a certificate of incorporation from the Secretary of State September 4, 1877, and immediately commenced business.

The association was organized and the business was conducted on a mutual basis. Upon admission to membership applicants were charged a membership fee, and a certain amount as advance assessments, and were further liable to assessments for death losses in amounts varying according to the age of the members respectively,

as classified, and to assessments for the general expenses of the association, which assessments were not to exceed a certain fixed amount annually.

Certificates of membership were issued by the association, which in case of the death of the holder thereof, entitled the beneficiary to ten dollars for each living member belonging to his class.

The funds of the association, except those derived from assessments for death losses, were to be used to pay the expenses of the association, including the compensation of the officers; also to establish a fund to be invested for the purpose of insuring the stability and permanence of the association, and to pay death losses without assessments when consistent with the interests of the association.

Being advised of the object and plan of the association and in consequence of repeated complaints that it was transacting business illegally, I caused an information in the nature of a *quo warranto* to be filed, in the name of the Attorney General, in the Circuit Court of Cook county, at the October term, 1877, charging that the association was exercising powers not conferred on it by law, and praying by what authority it exercised the franchises of a life insurance company and issued policies or certificates of insurance, without complying with the requirements of the law regulating the business of life insurance in this State.

In December following a decision was rendered by the court adverse to the right of the association to transact business.

His Honor, Judge Rodgers, in this decision defines life insurance to be "a contract in which one party agrees to pay a sum of money upon the death of the assured, in consideration of the immediate payment of a smaller sum, or certain equivalent priorial payments by another. The payment to be made by the assured or the beneficiaries may be in one sum, being the entire consideration, or it may be in smaller sums, paid and to be paid at fixed periods—monthly, semi-annually, annually or otherwise; for which the company agrees to pay on the death of the party, to his widow, heirs, devisees, creditors or others having an interest in his life, an agreed sum of money."

The opinion continues: "The agreement of the defendant with each of its members is that in consideration of $60.00 paid at first, and of assessments to be paid for each death loss, the amount being fixed according to the ages of the members respectively, as classified, and of the payment of other assessments not exceeding $20.00 per year for the general expense fund, the association agrees to pay to the widows, orphans, heirs or devisees of the dead member a sum (not exceeding $10,000.00) to be ascertained and fixed by multiplying $10.00 by the number of members of the division or class to which the deceased belonged.

"Here we find each and every element of a life insurance contract as full and complete as made by any mutual life insurance company doing business in the State. It is a clear agreement of indemnity—there is a payment of the consideration by the member, the promise of the company to pay an amount easily determined—certain, because it may be made certain upon the happening of the death. It is both in form and in substance, a life insurance contract—the mode, the forms, the requirements are, one and all, those of life insurance companies—there is a corporation, authorized to transact business, regularly

formed, having its rules and regulations, by and under which it assumes to take risks on the lives of its members, charges for the risks, receives its price, and agrees upon the contingency of death to pay certain persons a sum of money.

"But it is insisted that after all it was regularly organized under the general incorporation act, and that it is an association not for pecuniary profit, intended to benefit the widows, orphans, heirs and devisees of its deceased members, and that no annual dues or premiums are required, and that the members receive no money as profit or otherwise, and therefore, under section 31 as amended, of the general incorporation act, is not an insurance company subject to the requirements of the law as to paid up capital, etc. To show that this is in act true or a mere pretense, it is only necessary to look into the by-laws under which it transacts its business."

The court then reviews the provisions of the by-laws—the mortuary fund, for the payment of death losses—the general expense fund, (out of which death losses may also be paid,) which is paid in by the members on assessments of not more than $20 in one year, and which he decides to be no less an annual due because it may be called for oftener than once a year—the fund to be invested in good interest-bearing securities to insure the stability and permanence of the association, from which no payments are provided to be made—the payment of salaries to officers, the amount to be limited by the Board of Trustees, a majority of whom may be officers; and says:

"I have no doubt that the association is transacting a life insurance business without a sufficient warrant therefor, and that it is not such a benevolent association as under the said amended section 31, is not to be deemed an insurance company."

Under this decision judgment of ouster was entered May 16, 1878, and appeal prayed and allowed to Supreme Court, Southern Grand Division, at Mt. Vernon, for the June term, A. D. 1878.

The decision of this case will fix the status of a large number of associations, organized under the same statute or doing business in a similar manner in this State. I therefore direct your Excellency's attention to the importance of such action by the next General Assembly as will provide for the wants of the people in regard to this subject. Under the present insurance laws it is impossible to organize a life insurance company, either upon the stock or mutual plan, in this State. The same facilities should be extended to the people as they now have in the formation of fire and inland navigation insurance companies.

REPORTS OF RECEIVERS.

Hon. Geo. M. Bogue, receiver of the Chicago Life Insurance Company, reports the assets of the company in his possession at $242,733 81, the market value of which he estimates to be $212,378 06, and the liabilities of the company as ascertained, $364,703 90. Since his appointment as receiver he has collected $37,483 39, and expended $7,383 58, leaving cash on hand January 1st, 1878, $30,099 81.

The receiver expects "that by proper effort these securities can be converted into money for distribution among the policy holders without much sacrifice, and expects to be able to make a first dividend of ten per cent. during the early part of the summer."

C. C. Holton, Esq., receiver of the Mutual Life and Safety Deposit Life Insurance Companies, reports cash on hand at date of prior report, $14,865 45. Amount since collected, $23,571 20. Amount expended, $19,937 62. Cash balance on hand January 1st, 1878, $18,499 03. Dividends have been paid as follows: To the policy holders of the Safety Deposit Life, $13,357 77; to the policy holders of the Mutual Life, $1,040 72. The assets remaining in the hands of the receiver are: Mutual Life, $128,744 72; Safety Deposit Life, $75,979 75.

The receiver of the Protection Life Insurance Company reports $18,425 05 realized from the assets of the company to December 31st, 1877, of which $4,786 55 has been disbursed, leaving $13,638 50 cash on hand December 31st, 1877. The remaining assets of the company which, as shown by the books of the company, amount to $578,922 19, the receiver estimates at market value of $65,277 65, as against $595,702 44 of liabilities. In this estimate no account is taken of $254,235 34 of premium notes, $18,686 79 of interest due on bonds and mortgages, $7,847 90 of loans on personal security, and $64,845 13 of ledger balances in the nature of personal accounts. The real estate owned, loans on bonds and mortgages and bills receivable are estimated below the amounts claimed by the company, and the cash in bank has been largely reduced by the suspension of a bank where its deposits were chiefly kept.

In the liabilities the death losses are stated at the maximum amount of the policies, and amount to $537,412 47. In most of the policies, however, the company guarantees only a small portion of the maximum amount, the payment of the remainder being contingent on the collection of assessments therefor and the number of members in the company. The amount of these assessments made and uncollected is $33,567 90, and the amount not yet assessed upon the policy holders is $282,790 00. These amounts are a reduction upon the liability above stated.

On the first day of May, 1878, the company was adjudicated a bankrupt by the United States Circuit Court, and Mr. Cook was appointed assignee for the purpose of collecting the assessments above named from the policy holders. Upon his success in collecting these amounts largely depends the percentage which he will be able to pay to the creditors of the company.

S. D. Ward, Esq., receiver of the Republic Life Insurance Company reports the estimated market value of the securities of the company in his possession January 1st, 1878, at $417,415 63. Liabilities of the company $1,118,331 64. The assets include $205,731 47 of cash. Since the date of the report a dividend of fifteen per cent. has been paid by the receiver.

I have been unable up to this date to obtain any report from the receiver of the Teutonia Life Insurance Company, of his transactions for the past year.

Table No. 3 contains the name and location of all companies doing business in this State, the amount of paid up guarantee capital, if any, and the date of filing annual statement.

TABLE NO. 3.

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Paid up guarantee capital.	Date of filing annual statement.
Ætna	Hartford, Conn	$150,000	1878. March 16
Berkshire	Pittsfield, Mass	25,500	" " 27
Brooklyn	New York, N. Y	125,000	" " 28
Connecticut Mutual	Hartford, Conn	Mutual.	" " 30
Connecticut General	" "	250,000	" " 15
Continental	" "	300,000	" April 18
Equitable Life Assurance Society of the U. S.	New York, N. Y	100,000	" March 30
Germania	" "	200,000	" " 16
Hartford Life and Annuity	Hartford, Conn	300,000	" Feb'ry 22
Home	Brooklyn, N. Y	125,000	" April 6
Homœopathic Mutual	New York, "	200,000	" March 28
John Hancock Mutual	Boston, Mass	Mutual.	" Feb'ry 8
Knickerbocker	New York, N. Y	100,000	" April 27
Manhattan	" "	100,000	" " 8
Massachusetts Mutual	Springfield, Mass	Mutual.	" March 2
Metropolitan	New York, N. Y	200,000	" April 12
Mutual	" "	Mutual.	" March 2
Mutual Benefit	Newark, N. J	Mutual.	" Feb'ry 28
National	Montpelier, Vt	66,000	" Janu'ry 28
National Life of U. S. A	Washington, D. C	1,000,000	" March 14
New England Mutual	Boston, Mass	Mutual.	" " 2
New York	New York, N. Y	Mutual.	" " 18
Northwestern Mutual	Milwaukee, Wis	Mutual.	" Feb'ry 28
Pacific Mutual	Sacramento, Cal	100,000	" April 15
Penn Mutual	Philadelphia, Pa	Mutual.	" March 2
Phœnix Mutual	Hartford, Conn	100,000	" " 2
Provident Savings Assurance Society	New York, N. Y	125,000	" " 25
State Mutual	Worcester, Mass	Mutual.	" April 12
Union Central	Cincinnati, Ohio	100,000	" " 5
Union Mutual	Augusta, Maine	Mutual.	" March 30
United States	New York, N. Y	250,000	" April 11
Vermont	Burlington, Vt	100,000	" March 15
Washington	New York, N. Y	125,000	" Feb'ry 28
Total		$4,141,500	

ACCIDENT INSURANCE COMPANIES.

Railway Passenger Assurance	Hartford, Conn	$300,000	1878.	Janu'ry 31
Travelers Life and Accident	" "	600,000	"	" 24
Total		$900,000		

No new companies were admitted to do business in this State during the past year.

Table No. 4 gives in detail the total amount and kind of securities held by the State Treasurer for Life Insurance companies:

TABLE NO. 4.

STATEMENT—*Showing the kind of securities held by the State Treasurer for each Life Insurance Company of this State, and the deposit value thereof; also, showing the market value of the property.*

Name of Company.	Location.	Kind of security.	Deposit value.	Market value of property.
National Life Insurance Co. of U. S. A.	Washington, D.C.	United States bonds	$112,000	$118,160
Great Western Life	Chicago	Trust deed	700	3,000
International Life.	Chicago	Trust deed	47,000	100,000
Lincoln Life	Chicago	Bank stock	100,000	.....

Table No. 5 is a comparison of the legal with the actual reserves of each company. The columns of this table give respectively the reserves, legal and actual, the premiums paid and unpaid, and the ratios existing between them, and the department by which the valuation was made.

TABLE No. 5.

Showing the net value of all outstanding policies on the 31st of December, 1877, of each Life Insurance Company having authority to do business in this State, the computation thereof, made at four per cent. interest, and "Actuaries" rate of mortality; also, showing the amount of net assets or actual reserve, and the ratio of the actual to legal reserve of each one of said Companies; also, ratio of unpaid to paid premiums

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Legal reserve, "Actuaries' rate," and 4 per cent. interest.		Net assets or actual reserve.	Ratio of actual to legal reserve.	Premiums received.	Deferred and unpaid premiums.	Ratio of unpaid to paid premiums.
		By what departm'nt valued.	Amount.					
Ætna	Hartford, Conn	Conn.	$20,576,621 00	$23,456,712 13	114.00	$3,218,871 82	$211,285 28	6.57
Berkshire	Pittsfield, Mass	Mass.	2,909,234 00	3,248,853 59	111.50	415,749 12	46,872 11	11.27
Brooklyn	New York, N. Y.	N. Y.	1,948,750 00	2,103,256 55	107.93	333,079 57	40,998 70	12.31
Connecticut Mutual	Hartford, Conn	Conn.	42,306,772 00	46,021,720 61	108.78	6,494,918 99	34,560 02	.53
Connecticut General	" "	Conn.	1,008,445 00	1,276,309 38	126.56	228,301 57	23,506 29	9.84
Continental	" "	Conn.	2,898,704 00	2,962,404 92	102.37	467,066 46	91,957 95	19.69
Equitable Life Assurance So'ty of the U S	New York, N. Y.	N. Y.	28,661,213 00	32,290,626 61	112.66	7,066,650 49	526,622 00	7.45
Germania	" "	N. Y.	7,434,923 00	7,380,645 49	105.99	1,300,627 11	231,580 59	17.81
Hartford Life and Annuity	Hartford, Conn	Conn.	680,118 00	943,153 31	149.68	84,247 48	23,382 15	27.75
Home	Brooklyn, N. Y.	N. Y.	3,893,606 00	4,758,168 07	122.20	570,201 51	75,890 18	28.07
Homœopathic Mutual	New York, N. Y.	N. Y.	656,614 00	659,873 78	100.50	211,846 70	25,981 14	12.26
John Hancock Mutual	Boston, Mass.	Mass.	2,514,684 00	2,759,322 80	109.73	353,619 13	56,659 75	16.02
Knickerbocker	New York, N. Y.	Mass.	6,052,121 00	6,181,861 53	102.14	1,491,621 07	21,516 03	1.44
Manhattan	" "	N. Y.	8,451,191 00	9,695,374 75	114.72	1,169,389 64	140,646 87	12.03
Massachusetts Mutual	Springfield, Mass	Mass.	5,654,461 00	6,072,661 10	107.40	958,094 00	136,956 09	14.30
Metropolitan	New York, N. Y.	Mass.	1,719,541 00	1,922,306 21	111.79	737,129 61	223,935 31	30.38
Mutual	" "	N. Y.	78,635,116 00	83,399,323 65	106.09	14,030,158 41	754,186 24	5.38
Mutual Benefit	Newark, N. J.	N. J.	30,083,687 00	33,583,490 75	111.62	4,508,315 79	170,182 35	3 77
National	Montpelier, Vt.	Vt.	1,341,464 97	1,966,506 41	146.56	241,876 38	20,142 98	8.33

Table No. 5—Continued.

Name of Company.	Location.	Legal reserve, "Actuaries' rate," and 4 per cent. interest.		Net assets or actual reserve.	Ratio of actual to legal reserve.	Premiums received.	Deferred and unpaid premiums.	Ratio of unpaid to paid premiums.
		By what departm'nt valued.	Amount.					
National Life of U. S. A.	Washington, D. C.	Illinois	$3,375,768 00	$3,826,885 53	113.36	$731,554 36	$92,844 57	12.69
New England Mutual	Boston, Mass.	Mass.	12,553,850 00	14,603,187 31	116.31	2,002,040 09	123,091 07	6.15
New York	New York, N. Y.	N. Y.	30,344,110 00	34,309,222 20	113.07	5,722,264 09	450,778 10	7.88
Northwestern Mutual	Milwaukee, Wis.	Company	15,147,605 00	17,859,598 77	117.90	2,292,341 85	226,482 70	9.88
Pacific Mutual	Sacramento, Cal.	Cal	1,008,971 30	1,056,637 55	104.72	333,480 17	62,036 27	18.60
Penn Mutual	Philadelphia, Pa.	Company	5,260,423 00	6,100,300 13	115.97	1,159,154 31	105,221 65	9.08
Phœnix Mutual	Hartford, Conn.	Conn	10,290,738 00	10,524,087 37	102.27	1,579,103 82	68,873 42	4.36
Provident Savings Assurance Society	New York, N. Y.	N. Y.	30,453 00	107,600 50	353.33	46,058 36	14,173 57	30.77
State Mutual	Worcester, Mass.	Mass.	1,823,502 00	2,209,866 39	121.19	271,652 85		
Union Central	Cincinnati, Ohio	Illinois	1,175,193 00	1,317,798 88	112.13	508,483 44	50,313 91	9.89
Union Mutual	Augusta, Me.	Maine	7,541,188 00	7,575,370 72	100.45	1,430,449 68	161,419 90	11.28
United States	New York, N. Y.	N. Y.	4,276,985 00	4,684,107 36	109.52	885,341 70	153,914 60	17.38
Vermont	Burlington, Vt.	Mass.	91,050 00	193,200 45	212.19	28,745 75	7,907 24	27.49
Washington	New York, N. Y.	N. Y.	4,726,059 00	5,308,281 33	112.30	983,839 16	117,448 52	11.94
Total			$344,968,131 27	$381,343,524 13	110.54	$61,861,770 48	$4,491,819 55	7.26

ACCIDENT INSURANCE COMPANIES.

Railway Passenger Assurance	Hartford, Conn.	Conn.	$15,000 00	$421,880 30	2,809.20	$82,242 58		
Travelers Life	" "	Conn.	2,761,572 00	4,206,106 65	141.78	1,214,125 96	$101,639 12	8.37
Travelers Accident	" "	Conn.	206,014 67					
Total			$2,982,586 67	$4,627,486 95	155.15	$1,296,368 54	$101,639 12	7.84

TABLE No. 6.

Detailed statement of the business done in the State of Illinois, by all the Companies during the year ending Dec. 31, 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Policies issued.					Premiums received	Losses paid.	Ratio of losses paid		Policies in force in Illinois, December 31, 1877.	
		No.	Amount.	Average amount of each policy.	Agents. No.	Agents. Average amount for each agent.			To prem's rec'ed.	To policies in force.	No.	Amount.
Ætna	Hartford, Conn	416	$607,667	$1,460 74	27	$22,506 11	$158,857	$152,868	99.35	5 84	4,039	$2,615,890
Berkshire	Pittsfield, Mass	32	70,238	1,676 03	1	70,233 00	12,272	.....	.....	.....	142	383,630
Brooklyn	New York, N. Y	6	11,520	1,920 00	3	3,840 00	6,815	11,000	161.41	4 91	121	224,255
Connecticut Mutual	Hartford, Conn	999	2,919,252	2,922 17	28	104,259 00	549,364	175,671	31.98	93	7,431	18,806,377
Connecticut General	" "	15	44,025	2,935 00	1	44,025 00	3,380	.....	.....	.....	66	132,186
Continental	" "	151	275,403	1,823 87	3	91,801 00	16,636	2,500	15.03	66	207	381,203
Equitable Life Ass. Soc'y of the U. S.	New York, N. Y	297	701,810	2,362 66	3	233,936 66	256,694	79,300	30.21	1 10	2,554	7,221,894
Germania	" "	86	79,589	2,210 80	22	3,617 86	51,358	25,881	49.21	1 95	773	1,825,088
Hartford Life and Annuity	Hartford, Conn	13	13,706	1,054 31	1	13,706 00	5,494	537	9.77	.21	207	250,137
Home	Brooklyn, N. Y	260	516,700	1,987 31	6	86,116 66	31,860	11,000	34.50	.55	1,123	2,909,200
Homœopathic Mutual	New York, "	11	21,200	1,927 27	1	21,200 00	3,849	.....	.....	.....	59	95,482
John Hancock Mutual	Boston, Mass	111	226,908	2,062 19	5	45,780 60	12,659	5,628	44.81	1.42	210	395,123
Knickerbocker	New York, N. Y	34	57,410	1,688 53	1	57,410 00	19,687	11,000	55.87	1.61	418	681,291
Manhattan	" "	163	355,505	2,181 01	10	35,550 50	52,780	13,200	25.03	88	571	1,496,518
Massachusetts Mutual	Springfield, Mass	66	171,217	2,594 20	3	57,072 33	75,000	43,000	57.33	2.06	724	2,060,677
Metropolitan	New York, N. Y	26	28,767	1,106 42	4	7,191 75	6,161	3,000	58.13	1.94	148	164,255
Mutual	" "	496	1,266,395	2,553 22	91	13,916 43	551,690	159,315	28.88	.93	5,978	17,182,785
Mutual Benefit	Newark, N. J	196	410,145	2,103 31	41	10,003 54	122,816	37,209	30.29	.51	3,131	7,304,994
National	Montpelier, Vt	6	12,000	2,000 00	1	12,000 00	3,279	4,000	48.32	1.19	145	336,550
National Life of U. S. A	Washington, D. C.	78	120,821	1,555 08	15	8,054 73	40,861	17,412	42.61	1.20	710	1,454,328
New England Mutual	Boston, Mass	291	580,000	2,395 57	16	36,250 00	108,898	72,000	69.64	2.50	1,204	2,880,000

Table No. 6.—Continued.

Name of Company.	Location.	Policies issued.					Premiums received.	Losses paid.	Ratio of losses paid		Policies in force in Illinois, December 31, 1877.	
		No.	Amount.	Average amount of each policy.	Agents. No.	Agents. Average amount for each agent.			To prem's rec'ed.	To policies in force.	No.	Amount.
New York	New York, N. Y.	347	$976,920	$2,815 33	6	$162,820 00	$160,460	$50,292	31.34	.92	2,719	$5,437,614
Northwestern Mutual	Milwaukee, Wis.	323	933,316	2,889 52	38	24,560 95	213,874	111,923	52.33	1.68	3,240	6,650,574
Pacific Mutual	Sacramento, Cal.	52	88,450	1,700 96	2	44,225 00	4,304	.....	.....	.....	98	146,217
Penn Mutual	Philadelphia, Pa.	16	37,000	2,312 50	4	9,250 00	9,565	4,009	41.82	1 58	98	253,000
Phœnix Mutual	Hartford, Conn.	256	446,542	1,744 30	12	36,211 83	46,901	31,980	68.06	2.05	594	1,555,296
Provident Savings Assurance Society	New York, N. Y.	11	23,590	2,144 55	7	3,370 00	281	.....	.....	.....	24	68,090
State Mutual	Worcester, Mass.	41	91,500	2,231 71	2	45,750 00	16,517	.....	.....	.....	178	504,690
Union Central	Cincinnati, Ohio	51	82,993	1,627 26	9	9,221 44	11,577	5,928	49.91	1.10	377	640,967
Union Mutual	Augusta, Maine	93	155,406	1,671 03	9	17,267 33	41,743	15,625	37.43	.98	882	1,591,164
United States	New York, N. Y.	186	364,420	1,959 25	7	52,060 00	14,396	2,090	13.89	.84	399	582,280
Vermont	Burlington, Vt.	4	9,000	2,250 00	2	4,500 00	246	.....	.....	.....	4	10,500
Washington	New York, N. Y.	239	357,110	1,494 18	41	8,710 00	92,294	35,609	38.58	1.42	1,691	2,642,143
Total		5,226	$12,058,515	$2,307 41	429	$28,108 48	$2,596,861	$1,081,823	40.11	1.24	40,240	$87,402,958

ACCIDENT INSURANCE COMPANIES.

Railway Passengers Assurance	Hartford, Conn.	.....	.....	.....	229	.....	$7,729	$4,500	58.22	.....	.....	.....
Travelers Life	" "	191	$467,469	$2,447 48	23	$20,324 74	46,166	19,315	41.84	1.14	667	$1,606,294
Travelers Accident	" "	3,059	7,117,600	2,323 50		309,460 87	47,654	25,170	52.82	.42	2,600	6,049,960
Total		3,250	$7,585,069	$2,333 87	252	$30,099 48	$101,549	$48,985	48.24	.68	3,267	$7,748,254

TABLE No. 7.

Comparison of the grand aggregates of Life business done in the State of Illinois in the years 1876 and 1877.

Number of policies issued in 1876	7,354	
" " " " 1877	5,226	
Difference		2,128
Amount issued in 1876	$17,644,179	
" " 1877	12,058,515	
		$5,585,664
Premiums received in 1876	$3,086,881	
" " 1877	2,696,861	
		$390,020
Losses paid in 1876	$1,593,214	
" " 1877	1,081,823	
		$511,391

TABLE No. 8.

Comparison of the Life business done in the State of Illinois during the years 1869, 1870, 1871, 1872, 1873, 1874, 1875, 1876, and 1877.

Year.	No. of Co's.	Policies Issued.			Premiums received.	Losses incurred in 1869, 1870 and 1871, and losses paid in 1872, 1873, 1874, 1875, 1876, and 1877.	Ratio of loss incurred or paid, to premiums received.
		Number	Amount.	Average.			
1869	70	18,953	$43,036,689	$2,272	$3,885,072	$736,763	18.96
1870	74	20,539	45,047,902	2,193	4,955,920	836,601	16 88
1871	66	16,110	31,416,985	1,946	4,544,232	1,031,233	23.79
1872	58	15,883	30,947,736	1,948	4,592,579	1,337,935	29 14
1873	50	14,377	30,730,052	2,137	4,249,918	1,504,939	35.41
1874	47	10,707	23,265,606	2,173	3,958,397	1,446,824	36.55
1875	41	9,087	18,809,932	2,070	3,557,799	1,690,032	47.50
1876	38	7,354	17,644,179	2,399	3,086,881	1,593,214	51.61
1877	33	5,226	12,058,515	2,307	2,696,861	1,081,823	40 11
Aggregate	477	118,236	$252,918,016	$2,139	$35,527,659	$11,309,364	31.83
Average	53	13,137	28,102,002	2,139	3,947,518	1,256,596	31.83

TABLE No. 9.

Detailed statement of Assets of each Company, December 31, 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Real estate owned by the company.	Loans on bonds and mortgages.	Loans on collaterals.	Premium notes & loans on policies in force.	Bonds and stocks owned by the Company.	Cash in office and in bank.	Deferred and unpaid premiums.	All other admitted assets.	Total amount of assets	Items not admitted as assets.
Ætna	$263,771 38	$10,709,966 92	$241,962 06	$3,813,063 97	$7,504,452 90	$288,812 16	$211,285 28	$792,263 25	$24,090,578 41	$67,775 97
Berkshire	218,761 00	1,800,682 27	54,810 00	157,667 22	825,748 75	76,007 26	46,872 11	65,911 85	3,276,460 46	22,336 07
Brooklyn	78,750 00	994,525 26	85,413 06	284,285 59	691,862 50	75,459 19	40,998 70	31,814 21	2,173,708 55	14,282 90
Connecticut Mutual	4,067,908 90	28,335,744 97	130,730 28	5,605,496 14	5,890,382 50	1,190,676 62	84,560 02	2,250,661 13	47,496,150 56	48,852 54
Connecticut General	199,430 00	573,600 1"	21,804 15	136,451 55	307,416 50	47,228 11	28,508 29	23,085 29	1,382,599 06	5,224 90
Continental	268,136 29	789,310 8	100,080 00	990,840 66	421,364 93	176,529 68	91,957 95	166,671 52	2,994,841 92	180,812 99
Equ. L. Assu. So. U. S	6,286,744 91	13,728,218 44	1,953,206 00	.....	9,067,482 38	1,106,340 52	526,622 00	394,385 33	33, 57,999 61	340,999 59
Germania	697,284 27	4,790,242 13	160,000 00	.....	2,000,620 00	61,265 83	231,580 59	80,951 03	8,021,943 85	.....
Hartford L. & Annuity	114,590 71	712,263 94	35,671 00	.....	46,104 38	5,412 11	23,382 15	40,938 53	978,362 82	35,981 62
Home	192,687 13	1,476,566 00	864,150 00	960,470 82	1,593,345 00	67,715 86	75,890 18	50,338 58	4,778,163 59	8,489 12
Homœopathic Mutual	40,651 99	322,896 97	26,480 20	.....	264,550 00	12,842 30	25,981 14	6,651 35	699,763 95	535 26
John Hancock Mutual	109,357 51	1,424,395 00	48,050 00	303,404 27	778,180 00	16,852 35	56,659 75	69,532 82	2,806,461 70	15,849 89
Knickerbocker	1,249,225 89	1,918,186 14	25,000 00	2,381,551 04	481,734 38	80,688 40	21,516 08	447,011 46	6,504,913 34	59,843 94
Manhattan	780,555 25	4,389,168 77	1,191,076 21	1,889,818 99	1,167,114 75	32,574 13	140,646 67	226,301 70	10,006,756 67	.....
Massachusetts Mutual	511,258 00	3,509,090 85	254,018 51	810,959 59	650,495 25	106,853 31	136,956 09	248,304 08	6,229,930 18	27,837 08
Metropolitan	298,000 00	707,200 00	66,463 82	311,509 51	451,680 00	14,221 88	223,935 31	19,571 95	2,087,582 47	53,421 70
Mutual	5,725,035 65	58,152,783 88	.....	.....	16,909,611 17	1,701,622 87	754,186 24	1,506,617 84	84,749,807 85	32,115 14
Mutual Benefit	294,372 23	12,410,094 09	.....	5,810,178 84	14,754,270 48	642,976 48	170,182 35	716,978 59	34,299,044 86	43,866 79
National	164,250 00	702,556 22	47,989 29	26,107 71	964,721 25	71,026 07	20,142 98	55,737 98	2,072,581 50	70,815 23
National Life U. S. A.	588,580 18	1,901,200 49	335,683 41	49,185 41	733,176 50	155,163 55	92,844 57	143,306 98	3,999,091 34	24,271 60
New England Mutual	1,396,251 26	2,881,483 34	386,890 12	1,628,485 39	8,227,512 78	290,872 17	123,091 07	459,841 65	14,389,427 78	4,000 00
New York	3,350,268 07	15,379,202 23	.....	696,231 74	13,879,930 25	1,216,301 61	450,778 10	315,895 35	34,787,610 48	56,945 97
Northwestern Mutual	794,099 58	12,193,014 83	.....	3,262,958 39	786,262 50	254,678 51	226,432 70	618,567 54	18,096,014 15	77,242 75
Pacific Mutual	64,700 00	709,721 68	40,014 18	94,436 29	6,185 69	59,689 97	62,086 27	32,868 47	1,069,637 55	288,456 26
Penn Mutual	822,004 00	2,484,121 17	295,658 82	710,558 78	2,069,842 76	178,874 68	105,221 85	88,137 38	6,248,419 18	82,804 28
Phœnix Mutual	367,756 00	6,699,332 50	35,050 00	2,646,819 13	624,004 50	241,496 42	68,873 42	263,943 03	10,946,277 00	81,119 65
Providence Savings Assurance Society	.....	.....	129 29	922 17	105,468 75	1,632 57	14,178 57	.....	122,826 35	12,219 66

State Mutual	40,000 00	156,130 00		20,914 52	1,767,082 92	241,820 60		12,000 00	2,237,448 04	896 98
Union Central	115,140 00	876,264 89	8,633 71	188,231 41	19,845 00	25,004 96	50,813 91	65,730 00	1,848,663 88	99,294 96
Union Mutual	1,274,910 65	3,622,072 80	84,666 13	1,518,194 59	696,247 50	277,187 22	161,419 90	270,127 07	7,854,825 86	39,617 33
United States	75,134 40	2,320,871 44	339,100 00	136,854 84	1,605,115 81	130,594 25	153,914 60	55,805 19	4,816,890 53	29,142 11
Vermont	12,750 00	101,565 00	19,536 00	6,385 85	27,931 00	14,774 06	7,907 24	2,351 80	193,200 45	2,021 77
Washington	227,551 15	2,345,366 79	15,408 24		2,321,125 00	270,756 06	117,448 52	55,594 77	5,353,250 53	17,777 62
Total	$30,186,918 93	$196,565,789 59	$6,556,619 50	$33,365,526 71	$96,989,868 15	$9,829,747 12	$4,491,319 55	$9,577,884 67	$389,562,674 22	$1,758,253 38

ACCIDENT INSURANCE COMPANIES.

Railway Pass'gers As		$86,000 00	$1,800 00		$332,295 50	$91,784 80			$441,380 30	
Travelers Life Travelers Accident	$378,015 00	2,290,916 02	25,000 00		1,326,585 50	86,564 81	$101,639 12	$107,811 20	4,316,531 65	$4,410 10
Total	$378,015 00	$2,376,916 02	$26,800 00		$1,658,881 00	$108,349 61	$101,639 12	$107,811 20	$4,757,911 95	$4,410 10

Table No. 10.

Detailed statement of Liabilities of each Company, December 31, 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Losses and claims adjusted and unadjusted	Losses and claims resisted.	Value of outstanding policies "Actuaries" rate, and 4 per cent. interest.	Unpaid dividends due policyholders.	All other liabilities to policyholders or annuitants.	All other liabilities except guarantee capital.	Total liabilities except guarantee capital.	Surplus as regards policyholders.
Ætna	Hartford, Conn.	$338,471 00	$42,537 00	$20,576,621 00	$96,614 52	.....	$96,243 76	$21,150,487 28	$2,880,091 13
Berkshire	Pittsfield, Mass	8,997 34	10,000 00	2,909,284 00	7,529 48	$5,952 88	327 17	2,942,040 87	334,419 59
Brooklyn	New York, N. Y.	50,068 00	5,000 00	1,948,750 00	.....	15,385 00	.....	2,019,203 00	154,505 55
Connecticut Mutual	Hartford, Conn.	580,935 00	274,100 00	42,806,772 00	291,041 96	328,353 00	.....	43,781,201 95	8,714,948 61
Connecticut General	" "	30,038 00	13,000 00	1,006,445 00	.....	9,954 18	3,297 50	1,064,734 68	267,864 38
Continental	" "	30,937 00	1,500 00	2,893,704 00	.....	.....	.....	2,926,141 00	68,700 92
Equitable Life Assur. So. of U. S.	New York, N. Y.	445,040 00	80,500 00	28,661,218 00	79,476 00	162,347 00	.....	29,428,576 00	3,629,423 61
Germania	" "	80,033 62	7,608 97	7,434,928 00	36,619 59	14,789 51	2,246 67	7,576,221 36	445,722 49
Hartford Life and Annuity	Hartford, Conn.	3,794 00	5,595 00	680,116 00	820 51	.....	25,000 00	665,327 51	313,035 31
Home	Brooklyn, N. Y.	4,500 00	18,000 00	3,893,606 00	2,495 52	.....	.....	3,913,601 52	864,562 07
Homœopathic Mutual	New York, N. Y.	3,014 00	1,000 00	656,614 00	.....	3,449 18	32,416 99	696,494 17	3,259 78
John Hancock Mutual	Boston, Mass.	24,895 00	7,715 00	2,514,634 00	11,998 41	1,620 49	1,000 00	2,561,772 90	244,688 80
Knickerbocker	New York, N. Y.	131,300 00	189,460 00	6,052,121 00	.....	.....	2,351 81	6,375,172 81	129,740 53
Manhattan	" "	170,971 89	51,152 00	8,451,191 00	78,258 03	.....	11,000 00	8,762,572 92	1,244,183 75
Massachusetts Mutual	Springfield, Mass.	77,236 00	57,369 00	5,654,481 00	29,417 29	2,246 79	.....	5,811,750 08	418,180 10
Metropolitan	New York, N. Y.	78,343 00	.....	1,719,541 00	471 00	22,188 26	68,822 00	1,884,815 26	202,767 21
Mutual	" "	486,787 00	146,186 00	78,685,116 00	.....	217,561 00	.....	79,485,600 00	5,264,207 65
Mutual Benefit	Newark, N. J.	443,151 00	50,000 00	30,033,687 00	206,207 16	16,195 95	.....	30,749,241 11	3,549,808 75
National	Montpelier, Vt.	3,000 00	.....	1,341,464 97	63,028 09	50,000 00	.....	1,457,493 06	615,088 44
National Life of U. S. A.	Washington, D. C.	70,710 00	25,000 00	3,375,768 00	.....	76,495 81	.....	3,547,973 81	451,117 58
New England Mutual	Boston, Mass.	127,015 00	.....	12,558,850 00	157,399 74	.....	1,825 73	12,840,090 47	2,049,387 31
New York	New York, N. Y.	417,967 32	48,100 00	30,344,110 00	.....	17,420 91	.....	30,822,498 23	3,965,112 20
Northwestern Mutual	Milwaukee, Wis.	150,208 09	48,500 00	15,147,605 00	5,000 00	80,207 29	2,500 00	15,984,020 38	2,711,993 77
Pacific Mutual	Sacramento, Cal.	12,000 00	.....	1,008,971 80	.....	.....	1,000 00	1,021,971 80	47,666 35
Penn Mutual	Philadelphia, Pa.	99,852 81	13,500 00	5,260,428 00	18,710 19	21,006 46	49 59	5,403,542 05	889,877 13

Phœnix Mutual	Hartford, Conn	268,574 00	60,500 00	10,290,738 00		42,614 04	52,501 59	10,714,927 63	233,349 37
Providence Savings Assur. Soc'y.	New York, N. Y.	10,118 19		30,453 00			4,607 66	45,178 85	77,147 50
State Mutual	Worcester, Mass.	25,500 00		1,823,502 00	2,081 65			1,851,083 65	386,364 39
Union Central	Cincinnati, Ohio	17,065 00	13,800 00	1,175,193 00				1,206,058 00	142,605 88
Union Mutual	Augusta, Maine	225,195 75		7,541,188 00	26,615 06	17,408 12	10,236 21	7,820,643 14	34,182 72
United States	New York, N. Y.	103,960 00		4,276,985 00		24,100 26	4,722 91	4,409,768 17	407,122 36
Vermont	Burlington, Vt.			91,050 00				91,050 00	102,150 45
Washington	New York, N. Y.	15,729 48	17,000 00	4,726,059 00		8,910 97	3,328 75	4,771,028 20	582,222 33
Total		$4,580,807 49	$1,177,012 97	$344,968,131 27	$1,099,694 19	$1,088,157 10	$323,478 84	$353,187,281 36	$36,375,392 86

ACCIDENT INSURANCE COMPANIES.

Railway Passenger Assurance	Hartford, Conn	$6,000 00	$14,080 00	$15,000 00				$35,000 00	$406,380 30
Travelers Life	" " ...			2,761,572 00					
Travelers Accident	" " ...	88,925 00	16,500 00	206,014 67			$5,000 00	3,078,011 67	1,238,519 98
Total		$94,925 00	$30,500 00	$2,982,586 67			$5,000 00	$3,113,011 67	$1,644,900 28

TABLE No. 11.

Detailed statement of Income of each Company for the Year ending December 31, 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Premiums received in cash.	Premiums received in promissory notes or other obligations.	Prem. paid by divid'nds incl'g reconverted additions and by surrendered policies.	Total.	Received for interest and dividends.	Received from rents.	Received from all other sources.	Total income during the year.
Ætna	Hartford, Conn.	$2,141,988 79	$311,722 48	$760,160 05	$3,213,871 32	$1,509,767 27	.....	$4,437 06	$4,728,075 65
Berkshire	Pittsfield, Mass	242,374 10	42,775 09	130,599 93	415,749 12	181,919 99	$7,647 69	1,517 61	606,834 41
Brooklyn	New York, N. Y.	272,408 87	7,231 89	53,438 81	333,079 57	148,323 67	1,736 27	11,659 35	494,798 86
Connecticut Mutual	Hartford, Conn.	5,735,108 55	51,566 40	708,249 04	6,494,918 99	2,586,668 22	89,329 27	22,364 86	9,192,281 34
Connecticut General	" "	216,046 82	22,754 75	.....	238,801 57	69,490 62	.....	.....	308,292 19
Continental	" "	337,619 64	46,321 65	83,127 17	467,068 46	121,959 05	11,838 29	1,050 00	601,915 80
Equitable Life Assu. Soc'y of U. S.	New York, N. Y.	7,066,650 49	.....	.....	7,066,650 49	1,551,639 82	286,144 03	16,593 77	8,921,028 11
Germania	" "	1,300,627 11	.....	.....	1,300,627 11	507,531 68	25,248 86	268 31	1,833,675 96
Hartford Life and Annuity	Hartford, Conn.	80,142 52	.....	4,104 96	84,247 48	59,349 06	195 62	166 12	143,958 28
Home	Brooklyn, N. Y.	434,724 05	135,477 46	.....	570,201 51	268,960 78	.....	.....	839,162 29
Homœopathic Mutual	New York, "	172,663 07	.....	39,183 63	211,846 70	40,442 27	616 38	.....	252,905 35
John Hancock Mutual	Boston, Mass.	286,076 42	45,421 23	72,121 48	353,619 13	156,991 47	3,572 16	935 04	515,117 80
Knickerbocker	New York, N. Y.	1,335,879 26	155,741 81	.....	1,491,621 07	258,991 98	49,233 09	128 07	1,799,974 21
Manhattan	" "	1,082,311 04	87,078 60	.....	1,169,389 64	595,321 37	4,990 64	11,203 63	1,780,905 28
Massachusetts Mutual	Springfield, Mass.	618,084 13	171,053 71	168,956 16	958,094 00	313,313 97	8,778 36	4,426 51	1,279,612 84
Metropolitan	New York, N. Y.	615,015 45	122,114 16	.....	737,129 61	80,295 26	26,718 96	.....	844,143 83
Mutual	" "	14,030,153 41	.....	.....	14,030,153 41	4,803,951 07	59,851 88	18,504 37	18,912,460 73
Mutual Benefit	Newark, N. J.	4,330,599 29	177,716 50	.....	4,508,315 79	2,002,457 38	3,031 25	7,362 67	6,521,167 09
National	Montpelier, Vt	239,029 74	2,846 64	.....	241,876 38	101,866 76	1,378 85	348 72	345,470 71
National Life of U. S. A.	Washington, D. C.	552,283 84	18,217 60	166,052 92	731,554 36	182,049 36	25,475 48	1,110 06	940,189 26
New England Mutual	Boston, Mass.	1,437,354 45	564,685 64	.....	2,002,040 09	811,244 64	48,997 29	.....	2,862,282 02
New York	New York, N. Y.	5,722,264 09	.....	.....	5,722,264 09	1,800,619 42	51,501 08	.....	7,574,384 59
Northwestern Mutual	Milwaukee, Wis.	1,491,995 39	523,472 24	276,873 72	2,292,341 35	1,411,273 06	7,451 90	20 80	3,711,087 11
Pacific Mutual	Sacramento, Cal.	285,720 44	14,877 36	32,882 37	333,480 17	96,696 46	.....	10,114 37	440,291 00
Penn Mutual	Philadelphia, Pa.	1,012,629 62	146,524 69	.....	1,159,154 31	368,907 00	9,708 75	4,399 00	1,542,169 06

Phœnix Mutual	Hartford, Conn.	1,412,925 50	166,178 32		1,579,103 82	605,823 87	2,043 93	2,635 30	2,189,606 92
Provident Savings Assu. Society	New York, N. Y.	44,740 91	1,317 45		46,058 36	6,033 35	1,166 41	572 01	53,830 13
State Mutual	Worcester, Mass.	139,522 39	57,148 01	74,982 45	271,652 85	112,341 01			383,996 86
Union Central	Cincinnati, Ohio	201,752 49	96,370 54	210,360 41	508,483 44	74,645 89	5,741 42	7,196 95	596,067 20
Union Mutual	Augusta, Maine	*1,430,449 68			1,430,449 68	464,901 55	13,716 04	18,171 04	1,927,238 31
United States	New York, N. Y.	885,341 70			885,341 70	287,985 21			1,173,326 91
Vermont	Burlington, Vt.	24,997 84		3,747 91	28,745 75	9,424 85			38,170 60
Washington	New York, N. Y.	977,627 55		6,211 61	983,839 16	293,276 14		3,162 97	1,280,278 27
Total		$56,107,103 64	$2,963,614 22	$2,791,052 62	$61,861,770 48	$21,883,466 00	$741,113 90	$148,348 59	$84,634,698 97

ACCIDENT INSURANCE COMPANIES.

Railway Passengers Assurance	Hartford, Conn	$82,242 58			$82,242 58	$25,838 17		$222 16	$108,302 91
Travelers (Life and Accident)	" "	1,214,125 96			1,214,125 96	271,621 81	$3,135 38	4,682 22	1,493,565 37
Total		$1,296,368 54			$1,296,368 54	$297,459 98	$3,135 38	$4,904 38	$1,601,868 28

*Includes premium notes and other credits received for premiums.

TABLE No. 12.

Detailed statement of Expenditures for the year ending December 31, 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Losses and Claims.		Lapsed, surrendered and purchased policies.		Dividends to policy holders.		Dividends to stockholders.	Commissi'ns to agents.	Salaries, medical fees and other charges of officers and employes.	All other expenditures.	Aggregate expenditures during the year.
	Cash.	Note.	Cash.	Note.	Cash.	Note.					
Ætna	$1,576,816 20	$162,741 49	$778,200 56	$340,237 08	$288,151 88	$272,743 18	$45,000 00	$229,340 52	$79,805 63	$211,498 89	$3,984,085 43
Berkshire	190,730 80	9,900 20	79,268 40	18,394 68	95,412 56	8,220 78	1,785 00	28,151 45	25,948 06	25,003 18	482,815 11
Brooklyn	339,969 00	70,169 87	149,306 88	32,440 91	25,619 32	14,277 66	12,500 00	28,293 09	38,179 57	76,300 68	782,056 98
Connecticut Mu'l	3,201,528 85	105,195 15	981,541 93	324,241 50	2,177,239 44	334,586 80	.....	413,720 16	105,672 90	496,667 51	8,140,344 24
Connecticut Gen'l.	95,694 00	....	79,658 66	9,545 42	868 33	1,078 21	.....	12,520 71	26,626 10	22,795 03	248,781 46
Continental	153,157 65	25,079 62	219,348 15	144,508 70	43,556 06	....	12,000 00	46,998 43	63,087 80	92,141 38	799,872 79
Equitable Life Assur'e Soc'y of U.S	2,099,895 92	....	1,389,274 47	....	1,745,106 37	....	7,000 00	344,845 64	346,179 12	927,454 62	6,859,756 14
Germania	650,849 97	.....	346,981 11	....	169,680.71	....	24,000 00	104,486 83	114,074 21	74,965 24	1,484,988 07
Hartford Life and Annuity	42,074 44	.....	16,453 01	....	6,526 59	....	15,000 00	7,899 05	16,031 97	7,708 09	111,193 15
Home	251,666 35	27,750 82	116,193 49	132,790 56	31,028 75	88,979 98	15,000 00	47,041 42	41,285 40	31,636 37	783,368 14
Homœopathic Mut	36,550 00	....	89,107 19	....	14,278 60	....	.....	8,738 17	41,243 87	29,382 42	219,300 25
John Hancock Mu.	218,413 44	32,072 61	46,942 13	30,806 76	32,738 02	18,296 13	....	22,740 68	78,442 26	36,924 28	512,378 31
Knickerbocker	529,112 96	119,473 08	716,579 12	320,843 98	238,943 58	15,726 62	9,987 50	25,183 15	69,523 11	146,203 71	2,191,576 81
Manhattan	619,121 82	59,895 68	177,136 87	161,561 74	271,260 81	19,177 61	55,000 00	102,055 85	88,919 00	109,112 56	1,663,241 94
Massachusetts Mu.	422,935 03	26,878 26	122,152 59	116,630 27	111,747 13	109,142 80	.....	55,237 43	103,004 14	251,292 66	1,319,020 91
Metropolitan	209,985 75	5,567 25	195,194 48	170,726 66	16,117 00	....	.....	70,834 27	45,862 73	68,855 60	778,178 74
Mutual	4,744,279 76	.....	5,636,659 15	.....	3,568,161 57	....	....	379,873 93	428,561 24	1,326,207 68	16,083 683 33
Mutual Benefit	1,908,495 62	125,265 84	802,379 47	302,367 28	1,453,480 02	86,984 72	.....	301,611 70	108,991 06	502,282 90	5,586,858 61
National	126,842 04	389 09	61,258 29	2,932 74	50,755 15	1,666 33	4,620 00	14,509 38	17,823 74	8,917 01	289,713 77
National Life of U. S. A	208,911 83	796 72	243,946 39	6,314 95	....	....	100,000 00	47,044 45	72,119 43	100,807 18	779,940 45
New England Mu'l	981,224 29	92,641 71	430,799 41	106,339 08	377,299 80	140,169 64	.....	91,588 10	73,381 56	217,990 55	2,511,434 14

New York	1,928,199 15	17,723 09	928,100 76	52,810 85	1,420,546 87	20,388 88		358,861 34	268,860 02	627,973 29	5,623,464 26
Northwestern Mu'l	1,030,692 95	151,887 87	475,862 76	358,497 15	312,906 46	566,820 38		145,571 22	166,489 12	167,743 41	3,871,471 32
Pacific Mutual	119,010 42	1,782 86	103,621 16	27,503 42	8,251 37	4,293 64		28,869 46	54,551 32	27,292 73	875,116 88
Penn Mutual	362,872 37	16,535 52	133,853 55	69,424 30	156,374 40	74,578 80		77,728 62	70,572 97	99,597 90	1,061,533 43
Phœnix Mutual	689,494 70	64,354 15	136,986 91	378,156 27	282,374 74	53,606 42	6,000 00	97,898 06	112,736 89	200,102 15	2,021,710 29
Providence Saving Assurance Soc'y.	12,053 47		3,668 33	312 98	533 48			8,603 61	13,615 62	12,913 65	51,701 14
State Mutual	84,397 70		94,257 68					13,708 18	20,610 54	2,387 92	220,362 02
Union Central	96,845 50	2,697 72	286,123 07	41,401 79	23,082 10	9,352 61	10,000 00	32,105 07	56,612 52	31,048 74	539,269 12
Union Mutual	725,526 99	99,835 34	586,597 58	229,126 97	90,674 05	91,832 00		188,524 72	85,729 39	135,912 49	2,282,759 48
United States	324,014 31		394,466 51		97,441 97		26,815 75	159,297 78	76,837 12	127,586 25	1,206,409 69
Vermont	1,034 34		1,886 99	2,374 05	2,604 20		6,000 00	4,052 42	6,035 09	3,003 26	26,990 35
Washington	395,391 19		297,177 83		170,246 00		9,548 22	52,952 90	61,033 29	92,856 88	1,079,206 31
Total	$24,372,788 31	$1,218,123 94	$16,070,924 83	$3,375,292 69	$13,283,002 33	$1,931,373 19	$360,256 47	$3,555,322 79	$2,967,886 79	$6,287,546 21	$78,422,527 55

ACCIDENT INSURANCE COMPANIES.

Railway Passenger Assurance	$42,451 41						$27,000 00	$25,494 00	$20,809 10	$28,704 64	$144,459 15
Travelers Life / Travelers Acci'nt.	462,732 63		$15,974 78				72,000 00	195,180 46	174,278 85	145,290 49	1,065,457 21
Total	$505,184 04		$15,974 78				$99,000 00	$220,674 46	$195,087 95	$173,995 13	$1,209,916 36

TABLE No. 13.

Comparative statement of total Assets and Liabilities, Income and Expenditures, of Life and Accident Companies, for the year ending December 31, 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Assets and Liabilities.			Income and Expenditures during 1877.			
		Assets.	Liabilities.	Surplus over Liabilities.	Income.	Expenditures.	Income over Expenditures.	Expenditures over Income.
Ætna	Hartford, Conn	$24,030,578 41	$21,150,487 28	$2,880,091 13	$4,728,075 65	$3,984,035 43	$744,040 22	
Berkshire	Pittsfield, Mass	3,276,460 46	2,942,040 87	334,419 59	606,834 41	482,815 11	124,019 30	
Brooklyn	New York, N.Y	2,173,708 55	2,019,203 00	154,505 55	494,798 86	782,056 98		$287,258 12
Connecticut Mutual	Hartford, Conn	47,496,150 56	43,781,201 95	3,714,948 61	9,192,281 34	8,140,344 24	1,051,937 10	
Connecticut General	Hartford, Conn	1,332,599 06	1,064,734 68	267,864 38	308,292 19	248,781 46	59,510 78	
Continental	Hartford, Conn	2,994,841 92	2,926,141 00	68,700 92	601,915 80	799,872 79		197,956 99
Equitable Life Assur. So. U. S.	New York, Y. N	33,057,999 61	29,428,576 00	3,629,423 61	8,921,028 11	6,859,756 14	2,061,271 97	
Germania	New York, N. Y	8,021,943 85	7,576,221 36	445,722 49	1,833,675 96	1,484,988 07	348,687 89	
Hartford Life and Annuity	Hartford, Conn	978,362 82	665,327 51	313,035 31	143,958 28	111,193 15	32,765 13	
Home	Brooklyn, N. Y	4,778,163 59	3,913,601 52	864,562 07	839,162 29	783,368 14	55,794 15	
Homœopathic Mutual	New York, N. Y	699,753 95	696,494 17	3,259 78	252,905 35	219,300 25	33,605 10	
John Hancock Mutual	Boston, Mass	2,806,461 70	2,561,772 90	244,688 80	515,117 80	512,378 31	2,739 49	
Knickerbocker	New York, N. Y	6,504,913 34	6,375,172 81	129,740 53	1,799,974 21	2,191,576 81		391,602 60
Manhattan	New York, N. Y	10,006,756 67	8,762,572 92	1,244,183 75	1,780,905 25	1,663,241 94	117,663 34	
Massachusetts Mutual	Springfield, Mass	6,229,930 18	5,811,750 08	418,180 10	1,279,612 84	1,319,020 91		39,408 07
Metropolitan	New York, N. Y	2,087,582 47	1,884,815 26	202,767 21	844,143 83	778,173 74	65,970 09	
Mutual	New York, N. Y	84,749,807 65	79,485,600 00	5,264,207 65	18,912,460 73	16,083,683 33	2,828,777 40	
Mutual Benefit	Newark, N. J	34,299,044 86	30,749,241 11	3,549,803 75	6,521,167 09	5,586,858 61	934,308 48	
National	Montpelier, Vt	2,072,531 50	1,457,493 06	615,038 44	345,470 71	289,713 77	55,756 94	
National Life of U. S. A	Washington, D. C	3,999,091 34	3,547,973 81	451,117 53	940,189 26	779,940 45	160,248 81	
New England Mutual	Boston, Mass	14,889,427 78	12,840,090 47	2,049,337 31	2,862,282 02	2,511,434 14	350,847 88	
New York	New York, N. Y	34,787,610 43	30,822,498 23	3,965,112 20	7,574,384 59	5,623,464 25	1,950,920 34	
Northwestern Mutual	Milwaukee, Wis	18,096,014 15	15,384,020 38	2,711,993 77	3,711,087 11	3,371,471 32	339,615 79	

Pacific Mutual	Sacramento, Cal.	1,069,637 55	1,021,971 30	47,666 25	440,291 00	375,116 38	65,174 62	
Penn Mutual	Philadelphia, Pa.	6,248,419 18	5,408,542 05	839,877 13	1,542,169 06	1,061,533 43	480,635 63	
Phoenix Mutual	Hartford, Conn.	10,948,277 00	10,714,927 63	233,349 37	2,189,606 92	2,021,710 29	167,896 63	
Provident Savings Assur. So.	New York, N.Y.	122,326 35	45,178 85	77,147 50	58,330 13	51,701 14	2,128 99	
State Mutual	Worcester, Mass.,	2,237,448 04	1,851,083 65	386,364 39	383,996 86	220,362 02	163,634 84	
Union Central	Cincinnati, O.	1,348,663 88	1,206,058 00	142,605 88	596,067 20	539,269 12	56,798 08	
Union Mutual	Augusta, Me.	7,854,825 86	7,820,643 14	34,182 72	1,927,238 31	2,232,759 48		305,521 17
United States	New York, N.Y.	4,816,890 53	4,409,766 17	407,122 36	1,173,326 91	1,206,409 69		33,082 78
Vermont	Burlington, Vt.	193,200 45	91,050 00	102,150 45	38,170 60	26,990 35	11,180 25	
Washington	New York, N.Y.	5,353,250 53	4,771,028 20	582,222 33	1,280,278 27	1,079,206 81	201,071 96	
Total		$389,562,674 22	$353,187,281 36	$36,375,392 86	$84,694,698 97	$73,422,527 55	$12,467,001 15	$1,254,829 73

ACCIDENT INSURANCE COMPANIES.

Railway Passengers Assurance	Hartford, Conn.	$441,380 30	$35,000 00	$406,380 30	$108,302 91	$144,459 15		$36,156 24
Travelers Life Travelers Accident	Hartford, Conn. Hartford, Conn.	4,316,531 65	3,078,011 67	1,238,519 98	1,493,565 37	1,065,457 21	$428,108 16	
Total		$4,757,911 95	$3,113,011 67	$1,644,900 28	$1,601,868 28	$1,209,916 36	$428,108 16	$36,156 24

TABLE NO. 14.

Showing the aggregate amount of each item of Assets, Liabilities, Income and Expenditures of all Life Companies doing business in this State.

Description.	33 Companies.
I. ASSETS.	
Real estate owned by the companies	$ 30,186,918 93
Loans on bonds and mortgages	198,565,789 59
Loans on collaterals	6,555,619 50
Premium notes and loans on polices in force	33,365.526 71
Bonds and stocks owned by the companies	96.969,868 15
Cash in office and in bank	9,829,747 12
Deferred and unpaid premiums	4.491,319 55
All other admitted assets	9,577,884 67
Total assets	$389,562,674 22
II. LIABILITIES.	
Losses and claims adjusted aud unadjusted	$4,530,807 49
Losses and claims resisted	1,177,012 97
Value of outstanding policies "actuaries" rate and 4 per cent. interest	344,968,131 29
Unpaid dividends due policy holders	1,099,694 16
All other liabilities to policy holders, or annuitants	1,088,157 10
All other liabilities excepting guarantee capital	323,478 36
Total liabilities	$353,187,281 36
Surplus as regards policy holders	36,375,392 86
Total liabilities and surplus	$389,562,674 22
III. INCOME.	
Premiums received in cash	$56,107,103 64
Premiums received in notes or other obligations	2,963,614 22
Premiums paid by dividends, including reconverted additions and by surrendered policies	2,791,052 62
Total premiums received	$61,861,770 48
Received from interest and dividends	21,883,466 00
Received from rents	741,113 90
Received from all other sources	148,348 59
Total income during the year	$84,634,698 97
IV. EXPENDITURES.	
Losses and claims—cash	$24.372,768 31
Losses and claims—note	1,218,133 94
Lapsed, surrendered and purchased policies—cash	16,070,924 83
Lapsed, surrendered and purchased policies—note	3,375,292 69
Dividends to policy holders—cash	13,283,002 33
Dividends to policy holders—note	1,931,373 19
Dividends to stockholders	360,256 47
Commissions to agents	3,555,322 79
Salaries, medical fees and other charges of officers and employees	2,967,886 79
All other expenditures	6,287,546 21
Total expenditures, during the year	$73,422,527 55
Income over expenditures	11,212,171 42
Total	$84,634,698 97

TABLE NO. 15.

Showing the aggregate amount of Assets and Liabilities, and surplus over Liabilities, on the 31st day of December, 1877; and the aggregate amount of Income and Expenditures, and Income over Expenditures, for the year ending December 31st, 1877, of the Life and Accident Companies doing business in this State.

I. ASSETS.	
Life companies	$389,562,674 22
Accident companies	4,757,911 95
Total assets	$394,320,586 17
II. LIABILITIES.	
Life companies	$353,187,281 36
Accident companies	8,113,011 67
Total liabilities	$356,300,293 03
Life companies, surplus over liabilities	36,375,392 86
Accident companies, surplus over liabilities	1,644,900 28
Total liabilities and surplus	$394,320,586 17
III. INCOME.	
Life companies	$84,634,698 97
Accident companies	1,601,868 28
Total income	$86,236,567 25
IV. EXPENDITURES.	
Life companies	$78,422,527 55
Accident companies	1,209,916 36
Total expenditures	$74,632,443 91
Life companies, income over expenditures	$11,212,171 42
Accident companies, income over expenditures	391,951 92
Total expenditures and income over expenditures	$86,236,567 25

TABLE No. 16.

Detailed statement showing the Policy Accounts of each Company for the year 1877.

LIFE INSURANCE COMPANIES.

Name of Company.	Policies in force at commencement of the year.		New policies issued, restored and increased during the year.		Total.		Policies terminated during the year.		Policies in force at end of year.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna	56,987	$87,385,555	5,570	$8,078,168	62,557	$95,463,723	6,859	$12,744,849	55,698	$82,718,874
Berkshire	5,531	12,332,015	1,044	2,233,891	6,575	14,565,906	1,243	3,049,837	5,332	11,516,069
Brooklyn	4,479	10,532.717	550	1,159,011	5,029	11,691,728	1,267	3,087,410	3,762	8,604,318
Connecticut Mutual	66,618	183,414,408	6,213	15,301,735	72,831	198,716,143	6,579	20,435,508	66,252	178,280,635
Connecticut General	3,688	6,689,610	715	927,793	4,403	7,617,403	898	1,761,890	3,505	5,855,513
Continental	10,803	13,898,587	2,138	2,795,173	12,941	16,693,710	3,347	5,243,734	9,594	11,449,976
Equitable Life Assurance Society of the U. S	48,786	173,050,690	6,609	20,712,798	55,345	193,763,483	8,596	32,942,067	46,749	160,821,416
Germania	20,296	34,056,313	2,050	3,078,174	22,346	37,134,487	2,696	4,817,192	19,650	32,817,295
Hartford Life and Annuity	2,389	3,547,164	466	663,985	2,855	4,211,149	546	1,009,240	2,309	3,201,909
Home	9,946	19,902,744	797	1,408,533	10,743	21,311,277	2,318	4,510,870	8,425	16,800,407
Homœopathic Mutual	3,270	5,539,569	977	1,558,045	4,247	7,097,614	1,299	2,336,490	2,948	4,761,124
John Hancock Mutual	7,338	13,914,179	1,232	2,609,947	8,570	16,524,126	1,184	2,256,847	7,386	14,267,279
Knickerbocker	9,569	21,085,703	1,072	2,502,467	10,641	23,588,170	2,174	5,596,417	8,467	17,991,753
Manhattan	12,614	38,959,108	1,261	3,009,120	13,875	41,968,228	1,844	5,649,679	12,031	36,318,549
Massachusetts Mutual	14,458	33,803,463	1,289	3,114,004	15,747	36,917,467	1,764	5,290,315	13,983	31,627,152
Metropolitan	17,506	24,223,764	2,405	2,391,442	19,913	26,615,206	7,963	10,078,392	11,950	16,536,814
Mutual	92,125	276,171,915	8,494	45,598,042	100,619	321,769,957	9,066	27,281,646	91,553	294,488,311
Mutual Benefit	43,307	131,846,985	3,270	7,016,891	46,577	138,863,876	3,781	12,670,831	42,796	126,193,045
National	4,484	9,440,381	285	804,279	4,769	10,244,660	553	1,682,428	4,216	8,562,232
National Life of U. S. A	10,343	21,619,001	1,802	3,311,274	12,145	24,930,275	2,576	6,376,386	9,569	18,553,889
New England Mutual	20,212	58,940,326	2,371	6,725,350	22,583	65,665,676	2,540	7,227,599	20,043	58,438,077
New York	45,421	127,748,473	6,597	20,156,639	52,018	147,905,112	6,707	22,257,720	45,311	125,647,392
Northwestern Mutual	36,456	67,493,191	4,078	9,266,264	40,534	76,759,455	5,768	12,342,608	34,766	64,416,847

Pacific Mutual	3,645	8,334,283	1,241	4,913,346	4,886	13,247,629	1,824	5,017,052	3,062	8,280,577
Penn Mutual	10,643	31,053,301	2,202	5,371,841	12,845	36,425,142	2,046	6,348,928	10,799	30,081,214
Phœnix Mutual	27,775	52,343,982	3,449	4,099,610	31,224	56,443,592	5,745	12,664,468	25,479	43,779,124
Provident Savings Assurance Society	911	2,231,700	503	1,081,334	1,414	3,263,034	599	1,393,610	815	1,869,424
State Mutual	4,826	10,308,271	291	703,500	5,117	11,011,771	264	549,847	4,853	10,461,924
Union Central	5,809	10,866,185	1,227	2,009,167	7,036	12,875,352	1,932	8,572,028	5,104	9,303,324
Union Mutual	20,444	40,979,204	3,006	4,789,417	23,450	45,768,621	5,329	11,426,803	18,121	34,341,818
United States	10,303	20,835,662	4,197	8,676,955	14,500	29,512,617	3,486	8,706,127	11,014	20,806,490
Vermont	515	940,000	211	487,884	726	1,427,884	162	414,384	564	1,013,500
Washington	10,899	24,346,506	1,408	2,615,870	12,307	26,962,376	2,078	4,617,395	10,229	22,344,961
Total	642,848	$1,577,834,905	79,020	$199,121,944	721,868	$1,776,956,849	105,083	$264,855,597	616,335	$1,512,101,252

ACCIDENT INSURANCE COMPANIES.

Railway Passengers Assurance	1,641	$4,923,000	177,822	$533,466,000	179,463	$538,389,000	178,122	$534,366,000	1,341	$4,023,000
Travelers Life	10,833	19,146,391	2,383	3,827,771	13,216	22,974,162	2,257	4,424,354	10,959	18,549,808
Travelers Accident	34,309	96,992,200	39,090	107,535,083	73,399	204,527,283	40,616	113,585,575	32,783	90,941,708
Total	46,783	$121,061,591	219,295	$644,828,854	266,078	$765,890,445	220,995	$652,375,929	45,083	$113,514,516

TABLE No. 17.

Comparative statement, showing Policies in force December 31, 1877, and the net assets and official valuation of Policies, and the ratio to amount insured.

LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Commenced business.	Policies in force December 31, 1877.			Net assets or actual reserve.		Official valuation of policies, "Actuaries rate," and 4 per cent. interest.	
			No.	Amount.	Average of each policy.	Amount.	Per cent. of amo'nt insured.	Amount.	Per cent. of amo'nt insured.
Ætna	Hartford, Conn	1850	55,098	$82,719,074	$1,485 14	$23,456,712 13	28.36	$20,576,621 00	24.88
Berkshire	Pittsfield, Mass	1851	5,332	11,516,069	2,159 80	3,243,653 59	28.17	2,909,284 00	25.26
Brooklyn	New York, N.Y	1864	3,762	8,604,318	2,287 17	2,103,255 55	24.44	1,948,750 00	22.65
Connecticut Mutual	Hartford, Conn	1846	66,252	178,290,635	2,690 95	46,021,720 61	25.81	42,306,772 00	23.78
Connecticut General	Hartford, Conn	1865	3,506	5,855,512	1,670 62	1,276,809 38	21.80	1,008,445 00	17.37
Continental	Hartford, Conn	1864	9,594	11,449,976	1,193 45	2,962,404 92	25.87	2,898,704 00	25.27
Equitable Life Assurance So. U. S.	New York, N.Y	1859	46,749	160,821,416	3,440 10	32,290,686 61	20.08	28,661,213 00	17.82
Germania	New York, N.Y	1860	19,650	32,817,295	1,670 09	7,880,645 49	24.01	7,434,928 00	22.66
Hartford Life and Annuity	Hartford, Conn	1867	2,309	3,201,909	1,386 71	943,153 31	29.46	630,118 00	19.68
Home	Brooklyn, N.Y	1860	8,425	16,800,407	1,994 11	4,758,168 07	28.32	3,893,606 00	23.18
Homœopathic Mutual	New York, N.Y	1868	2,948	4,761,124	1,615 04	659,873 78	13.86	656,514 00	13.79
John Hancock Mutual	Boston, Mass	1862	7,386	14,267,079	1,931 68	2,759,822 80	19.34	2,514,634 00	17.63
Knickerbocker	New York, N.Y	1853	8,467	17,991,753	2,124 93	6,181,861 53	34.36	6,052,121 00	33.64
Manhattan	New York, N.Y	1850	12,031	36,318,549	3,018 75	9,696,374 75	26.70	8,451,191 00	23.27
Massachusetts Mutual	Springfield, Mass	1851	13,983	31,627,152	2,261 83	6,072,661 10	19.20	5,554,481 00	17.88
Metropolitan	New York, N.Y	1867	11,950	16,536,814	1,383 83	1,922,308 21	11.62	1,719,541 00	10.40
Mutual	New York, N.Y	1843	91,553	294,488,811	3,216 59	83,899,322 65	28.49	78,635,116 00	26.70
Mutual Benefit	Newark, N.J.	1845	42,796	126,193,045	2,948 71	33,583,490 75	26.61	30,033,687 00	23.80
National	Montpelier, Vt	1850	4,216	8,562,282	2,030 89	1,956,503 41	22.85	1,341,464 97	15.67
National Life of U. S. A	Washington, D.C	1868	9,569	18,553,889	1,938 96	3,826,895 53	20.63	3,376,766 00	18.19
New England Mutual	Boston, Mass	1843	20,043	58,436,077	2,915 64	14,608,187 31	24.99	12,553,850 00	21.45
New York	New York, N.Y	1845	45,311	125,647,392	2,773 60	34,809,222 20	27.31	30,344,110 00	24.15
Northwestern Mutual	Milwaukee, Wis	1858	34,766	64,416,847	1,852 87	17,859,598 77	27.73	15,147,605 00	23.51

Pacific Mutual	Sacramento, Cal.	1868	3,062	8,280,577	2,687 97	1,056,637 55	12.83	1,008,971 30	12.26
Penn Mutual	Philadelphia, Pa.	1847	10,799	30,081,214	2,785 56	6,100,300 13	20.28	5,260,423 00	17.49
Phoenix Mutual	Hartford, Conn	1851	25,479	43,779,124	1,718 24	10,524,587 37	24.04	10,290,738 00	23.51
Provident Savings Assurance So.	New York, N.Y.	1875	815	1,869,424	2,293 77	107,600 50	5.76	30,453 00	1.63
State Mutual	Worcester, Mass	1845	4,858	10,461,924	2,155 77	2,209,866 39	21.12	1,823,502 00	17.43
Union Central	Cincinnati, O.	1867	5,104	9,308,324	1,822 71	1,317,798 88	14.16	1,175,193 00	12.63
Union Mutual	Augusta, Me.	1849	18,121	34,341,818	1,895 14	7,575,370 72	22.06	7,541,188 00	21.96
United States	New York, N.Y.	1850	11,014	20,806,490	1,889 10	4,684,107 36	22.51	4,276,985 00	20.56
Vermont	Burlington, Vt.	1869	564	1,013,500	1,796 99	193,200 45	19.06	91,050 00	8.98
Washington	New York, N.Y.	1860	10,229	22,844,981	2,184 47	5,808,281 33	28.76	4,726,059 00	21.15
Total			616,335	$1,512,101,452	$2,453 21	$381,348,524 13	25.22	$344,968,131 27	22.81

ACCIDENT INSURANCE COMPANIES.

Railway Passengers Assurance	Hartford, Conn	1866	1,341	$4,023,000	$3,000 00	$421,380 30	10.47	$15,000 00	.37
Travelers Life	Hartford, Conn	1864	10,959	18,549,808	1,692 66			2,761,572 00	14.89
Travelers Accident	Hartford, Conn	1864	32,783	90,941,708	2,778 75	4,206,106 65	8.84	206,014 67	.22
Total			45,083	$113,514,516	$2,517 90	$4,627,486 95	4.08	$2,982,586 67	2 63

TABLE No 18.

Comparative Table of the aggregate business of Life Insurance Companies doing business in this State during each of the years 1869, 1870, 1871, 1872, 1873, 1874, 1875, 1876 and 1877.

Year.	No. of Co's.	Policies in force December 31.			Premiums received, including renewals.	Losses paid.	Income.	Expenditures.	Ratio of losses p'd to premiums received.	Ratio of Expenses to—		
		Number.	Amount.	Average.						Pre'iums received.	Income	Policies in force.
1869.....	83	688,004	$1,880,814,512 76	$2,733 73	$87,195,705 84	$15,352,870 45	$100,219,479 66	$55,369,633 99	17.61	63.50	55.25	2.94
1870.....	76	758,446	2,082,568,981 98	2,679 91	92,554,510 40	19,392,306 70	109,152,167 25	65,050,029 75	20.95	70.28	59.60	3.20
1871.....	66	773,749	2,052,771,102 00	2,653 02	93,419,386 00	21,947,488 00	110,740,676 93	74,132,828 01	23.49	77.35	66.94	3.61
1872.....	60	795,689	2,058,176,592 00	2,586 66	95,344,713 30	24,810,161 96	114,146,117 17	77,915,294 40	26.00	81.72	68.26	3.79
1873.....	50	776,423	1,979,082,377 00	2.548 98	91,784,205 01	24,774,798 53	113,706,047 73	80,991,359 79	26.99	88.24	71.23	4.09
1874.....	47	804,687	1,981,213,826 00	2,468 36	90,022,989 86	25,586,612 14	116,241,045 94	83,449,302 67	28.37	92.70	71.79	4.21
1875.....	41	770,639	1,892,368,379 00	2,455 58	88,910,244 38	27,680,211 08	108,553,400 64	80,624,840 43	32.99	96.08	74.27	4.26
1876.....	38	700,898	1.728,803,844 00	2,466 56	71,793,854 20	25,927,878 30	95,837,879 10	76,655,951 95	36.11	106.77	79.99	4.43
1877.....	33	616,335	1,512,101,252 00	2,453 38	61,861,770 48	25,590,922 25	84,634,698 97	73,422,527 55	41.04	118.69	86.75	4.86
Aggregate....	494	6,684,870	$17,117,900,866 74	$2,560 69	$767,887,379 47	$211,013,244 41	$953,231,513 39	$667,611,768 54	27.48	86.94	70.04	3.90
Average	55	742,763	1,901,988,985 19	2,560 69	85,320,819 94	28,445,916 05	105,914,612 60	74,179,085 39	27.48	86.94	70.04	3.90

Table No. 19.

Detailed statement showing the number and amount of Policies terminated during the year, and cause of termination, including the amount re-insured.

LIFE INSURANCE COMPANIES.

Name of Company.	By Death.		By Expiring.		By Surrender.		By Lapse.		By Change and Decrease.		Not Taken.		Re-Insured.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna	655	$1,179,609	497	$633,909	2,482	$4,745,684	2,579	$4,940,025			646	$1,245,622			6,859	$12,744,849
Berkshire	41	63,645	411	996,336	116	344,440	513	1,256,050	37	$97,000	101	156,366	22	$137,000	1,243	3,049,887
Brooklyn	50	129,250	81	238,483	402	1,026,150	592	1,247,567	17	161,460	125	284,500			1,267	3,087,410
Connecticut Mutual	1,147	3,262,516	1	10,000	2,397	7,854,762	2,417	7,079,180		465,100	623	1,763,950			6,579	20,435,508
Connecticut General	44	110,884	8	30,500	214	426,071	502	882,750		54,600	130	197,100		109,985	898	1,761,890
Continental	132	183,963	7	24,500	1,358	1,773,678	973	1,739,100		663,817	877	809,380		49,901	3,347	5,243,734
Equitable L. A. S. of U. S	526	1,989,247	56	156,710	2,671	11,191,415	4,327	14,200,240		2,106,460	1,016	3,297,995			8,596	32,942,067
Germania	342	578,917	41	84,074	1,258	1,998,106	846	1,286,918	2	25,447	207	346,733			2,696	4,317,192
Hartford L. and A.	23	37,818	104	168,117	153	319,253	28	41,200	147	229,308	72	137,000	19	76,543	546	1,009,239
Home	116	227,800	24	50,000	1,631	3,190,820	321	539,300		87,200	226	465,750			2,318	4,510,870
Homœopathic Mutual	15	39,142	19	48,500	408	783,709	433	662,250	49	107,066	366	665,977	9	29,846	1,299	2,336,490
John Hancock Mutual	62	147,957	819	1,410,853	35	61,987			97	210,000	167	396,100	4	30,000	1,184	2,256,847
Knickerbocker	181	487,383	69	94,842	922	2,656,998	920	2,180,544	1	14,900	81	161,775			2,174	5,596,417
Manhattan	201	615,539	26	58,114	860	2,558,427	286	726,561	382	1,179,739	189	509,299			1,844	5,649,679
Massachusetts Mutual	204	420,915	644	1,803,900	370	1,043,852	304	972,738	1	201,365	241	602,550		244,995	1,764	5,290,315
Metropolitan	175	215,553			1,523	1,589,565	5,711	7,434,027	183	334,500	371	504,747			7,963	10,078,392
Mutual	938	3,075,700	328	919,714	7,157	21,157,922				218,435	643	1,909,875			9,066	27,281,646
Mutual Benefit	524	1,723,266	35	104,535	619	1,896,077	1,270	3,258,737	1,091	5,059,841	242	629,375			3,781	12,670,831
National	67	125,918			310	687,855	141	409,935		336,820	35	119,900			553	1,682,428
National Life of U. S. A.	106	212,482	20	54,800	445	876,383	1,091	2,284,709	588	1,692,251	119	473,116	137	782,645	2,576	6,376,386
New England Mutual	258	776,042	134	256,206	587	1,802,184	1,223	3,368,036		44,000	338	981,132			2,540	7,227,599
New York	566	1,690,136	69	187,162	1,949	6,893,242	3,089	8,063,799		503,815	740	2,665,071	294	2,254,495	6,707	22,257,720
Northwestern Mutual	373	719,441	323	568,387	1,456	2,592,574	3,196	6,785,877		610,867	420	1,065,462			5,768	12,342,608

Pacific Mutual	50	100,179	2	2,000	438	1,090,242	1,117	3,186,568	.....	2,179	217	607,314	.....	28,570	1,824	5,017,052
Penn Mutual	136	370,354	10	43,700	334	1,003,301	1,152	3,095,573	25	320,292	283	834,850	106	675,858	2,046	6,343,928
Phoenix Mutual	354	767,820	29	38,503	445	975,234	2,749	5,642,777	1,687	4,321,060	531	799,232	.....	119,842	5,745	12,664,468
Provident Sav. Ass'r. So.	2	6,000	47	144,500	21	58,750	360	634,000	7	45,910	96	222,500	66	281,950	599	1,393,610
State Mutual	46	96,547	12	16,000	92	198,300	114	239,000	.....	.....	.....	.....	.....	.....	264	549,847
Union Central	49	100,980	2	7,000	469	936,240	1,034	1,796,901	170	350,169	208	880,738	.....	.....	1,932	3,572,028
Union Mutual	254	583,500	244	282,905	1,518	3,248,450	2,792	5,614,350	.....	723,668	511	933,930	10	40,000	5,329	11,426,808
United States	137	287,582	39	120,280	402	1,075,235	2,178	5,156,490	27	207,840	637	1,475,000	66	388,700	3,486	8,706,127
Vermont	.....	.....	5	8,584	20	30,700	56	134,700	.....	2,500	69	185,400	12	52,500	162	414,384
Washington	113	292,575	40	64,465	838	2,055,660	815	1,716,800	.....	.....	272	487,895	.....	.....	2,078	4,617,395
Total	7,887	$20,618,640	4,146	$8,626,578	33,895	$88,137,208	43,078	$96,530,697	4,411	$20,329,109	10,871	$25,315,634	745	$5,297,730	105,033	$264,855,596

ACCIDENT INSURANCE COMPANIES.

Railway Passenger Assur.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	178,122	$534,366,000
Travelers Life	75	$143,745	16	$42,000	60	$86,709	1,178	$2,288,600	482	$1,052,050	397	$675,875	49	$140,375	2,257	4,424,354
Travelers Accident	75	177,325	40,541	113,408,250	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	40,616	113,585,575
Total	150	$321,070	40,557	113,450,250	60	$86,709	1,178	$2,283,600	482	$1,052,050	397	$675,875	49	$140,375	220,995	$652,375,929

TABLE No. 2C.

Table of the number, amount and mode of termination of policies (including those re-insured,) and the per centage of the number and amount of each to the whole number and amount of policies terminated during the year ending December 31, 1877.

Total.	No.	Amount.	Per cent.	
			No.	Amount.
By death	7,887	$20,618,640	7.51	7.78
By expiry	4,146	8,626,578	3.95	3.26
By surrender	33,895	88,187,208	32.27	33.28
By lapse	43,078	96,530,697	41.01	36.45
By change	4,411	20,329,109	4.20	7.68
Not taken	10,871	25,315,634	10.35	9.55
Re-insured	745	5,297,730	.71	2.00
Total	105,033	$264,855,596	100.00	100.00

THOMAS B. NEEDLES, *Auditor Public Accounts.*

LIFE INSURANCE COMPANIES

COMPLYING WITH THE INSURANCE LAWS OF ILLINOIS.

FOR THE YEAR 1878.

COMPANY STATEMENTS FOR YEAR ENDING DECEMBER 31, 1877.

ÆTNA LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated 1820; commenced business July. 1850; commenced business in Illinois January 18, 1860.]

T. O. ENDERS, PRESIDENT. J. L. ENGLISH, SECRETARY.

E. R. PAUL, and IRA J. MASON, *Attorneys in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$150,000 00	
Amount of net ledger assets December 31, 1877.		$22,183,411 14

INCOME.

Cash received for premiums without deductions	$2,153,908 60	
Premium notes, loans, or liens, taken in part payment for premiums	311,772 48	
Premiums paid by surrendered policies	760,160 05	
Total	$3,225,791 13	
Deduct amount paid for re-insurance	11,919 81	
Total premium income	$3,213,871 32	
Cash received for interest on mortgage loans	827,789 56	
Cash received for interest on bonds and dividends on stocks	473,835 74	
Cash received for interest on premium notes, loans or liens	164,619 18	
Cash received for interest on other debts due the company	43,522 79	
Cash received as discount on claims paid in advance	3,671 61	
Cash received for profits on bonds, stocks, or gold, actually sold	815 45	
Total income		$4.728,075 65
Total		$26,911,486 79

DISBURSEMENTS.

Cash paid for losses and additions	$1,049,809 36	
Premium notes, loans, or liens used in payment of the same	71,274 60	
Cash paid for matured endowments and additions	535,202 84	
Premium notes, loans, or liens used in payment of same	91,466 89	
Total	$1,747,758 69	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	8,196 00	
Amount paid for losses and matured endowments	$1,739,557 69	
Cash paid for surrendered policies	18,040 51	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	340,237 08	
Cash surrender values, included re-converted additions applied in payment of premiums	760,160 05	
Cash dividend, paid to policy-holders	288,151 88	
Premium notes, loans, or liens used in payment of dividends to policy-holders	272,743 18	
Total paid policy-holders	$3,418,890 39	
Cash paid stockholders for interest or dividends	45,000 00	
Cash paid for commissions to agents	229,340 52	
Cash paid for salaries and traveling expenses of managers and agents	8,601 76	
Cash paid for medical examiners' fees	13,886 05	
Cash paid officers and employes, except agents and examiners	56,817 84	
Cash paid for taxes and revenue stamps	143,998 31	
Cash paid for rents	8,298 32	
Cash paid for furniture and fixtures, and safes for home and agency offices	6,832 20	
Cash paid for advertising	4,062 67	
Cash paid for the following items, viz: Postage, $11,919 11; express, $1,264 38; telegraph, $388 39; legal expenses, $9,626 85; printing, $3,092 61; stationery, $2,326 02; supplies, $8,722 65; State valuation, $3,635 13; profit and loss, $7,302 26	48.307 39	
Total disbursements		$3,984,035 43
Balance—invested in the following assets		$22,927,451 36

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$263,771 88	$263,771 88
Loans, secured by deed of trust or mortgages on real estate	10,709,966 92	10,709,966 92
Loans, secured by pledge of bonds, stocks or other collaterals	241,962 06	241,962 06
Premium notes, loans, or liens on policies in force	3,318,068 97	3,318,068 96
Cost and value of bonds and stocks	7,347,098 41	7,504,452 90
Cash in company's office	10,395 83	10,395 83
Cash deposited in banks and trust companies	978,416 32	978,416 32
Bills receivable	55,936 61	
Agents' ledger balances	1,838 36	
Total net or ledger assets	$22,927,451 36	
Interest due and accrued on bonds and mortgages and trust deeds	660,061 48	660,061 48
Interest due and accrued on bonds and stocks	117,201 77	117,201 77
Due from other companies, for losses or claims on policies of this company re-insured	15,000 00	15,000 00
Net amount of uncollected and deferred premiums	211,285 28	211,285 28
Total assets	$23,930,999,89	$24,090,578 41

ITEMS NOT ADMITTED.

Agents' balances	$1,838 36
Bills receivable	55,937 61
Total	$57,775 97

LIABILITIES.

Claims for death losses due and unpaid	$6,007 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	332,464 00	
Claims for death losses or other policy claims, resisted by the company	42,537 00	
Net value of outstanding policies—actuaries—4 per cent	20,576,621 00	
Premium obligations in excess of the net value of their policies	36,450 00	
Amount of unpaid dividends due policy-holders	96,614 52	
Amount of any other liability of the company, viz: Bills unpaid, $2,125 10; other liabilities, $7,668 66; special reserve to cover possible depreciation in real estate, $50,000 00	59,793 76	
Total liabilities		$21,150,487 28
Surplus as regards policy-holders		$2,880,091 13

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	56,987	$87,385,555 00
New policies issued, restored and increased, during the year	5,570	8,078,168 00
Total number and amount	62,557	$95,463,723 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	655	$1,179,609 00		
By expiry	5	6,500 00		
By surrender	2,482	4,745,684 00		
By lapse	2,579	4,940,025 00		
By maturity	492	627,409 00		
Not taken	646	1,245,622 00		
Total	6,859	$12,744,849 00	6,859	$12,744,849 00
Total for policies in force at end of year 1877			55,698	$82,718,874 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	416	$607,667 00
Policies in force at the end of the year	4,039	2,615,890 00
Premiums collected during the year		153,856 66
Losses and claims paid during the year	131	152,867 99

BERKSHIRE LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Pittsfield, Mass.; incorporated May, 1851; commenced business September 4, 1851; commenced business in Illinois May 21, 1857.]

EDWARD BOLTWOOD, PRESIDENT. JAMES W. HULL, SECRETARY.

EDWARD G. MASON, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$25,500 00	
Amount of net ledger assets December 31, 1876		$3,119,928 25

INCOME.

Cash received for premiums without deductions	$245,789 04	
Premium notes, loans, or liens, taken in part payment for premiums	42,775 09	
Premiums paid by dividends, including re-converted additions	81,226 51	
Premiums paid by surrendered policies	49,373 42	
Total	$419,164 06	
Deduct amount paid for re-insurance	3,414 94	
Total premium income	$415,749 12	
Cash received for interest on mortgage loans	116,569 07	
Cash received for interest on bonds, and dividends on stocks	46,269 39	
Cash received for interest on premium notes, loans or liens	12,569 33	
Cash received for interest on other debts due the company	6,485 20	
Cash received as discount on claims paid in advance	1,517 61	
Cash received for rents for use of company's property	7,647 69	
Total income		$606,834 41
Total		$3,726,762 66

DISBURSEMENTS.

Cash paid for losses and additions	$91,640 46	
Premium notes, loans, or liens used in payment of the same	2,129 54	
Cash paid for matured endowments and additions	99,090 84	
Premium notes, loans, or liens used in payment of the same	7,770 66	
Amount paid for losses and matured endowments	$200,631 00	
Cash paid for surrender policies	29,894 98	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	18,894 68	
Cash surrender values, including re-converted additions applied in payment of premiums	49,373 42	
Cash dividend, paid to policy-holders	95,412 56	
Premium notes, loans, or liens used in payment of dividends to policy-holders	8,220 78	
Total paid policy-holders	$401,927 42	
Cash paid stockholders for interest or dividends	1,785 00	
Cash paid for commissions to agents	28,151 45	
Cash paid for salaries and traveling expenses of managers and agents	8,939 76	
Cash paid for medical examiners' fees	1,565 00	
Cash paid officers and employes, except agents and examiners	15,443 30	
Cash paid for taxes and revenue stamps	4,896 03	
Cash paid for rents	5,225 98	
Cash paid for advertising	3,095 77	
Cash paid for the following items, viz: Printing, postage and express, $2,763 11; legal expenses, $1,748 86; stationery and office miscellaneous expenses, $7,273 43	11,785 40	
Total disbursements		$482,815 11
Balance—invested in the following assets		$3,243,947 55

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$265,565 10	$218,761 00
Loans secured by deed of trust or mortgages upon real estate	1,809,282 27	1,800,682 27
Loans secured by pledge of bonds, stocks or other collaterals	54,810 00	54,810 00
Premium notes, loans, or liens on policies in force	187,667 22	187,667 22
Cost and value of bonds and stocks	832,207 80	825,748 75
Cash in company's office	356 75	356 75
Cash deposited in banks and trust companies	75,650 51	75,650 51
Agents' ledger balances	18,848 21	
Office furniture	3,000 00	
Personal loan	250 00	
Rents accrued	533 10	533 10
Fuel account	237 86	
Total net or ledger assets	$3,248,495 82	
Interest due and accrued on bonds and mortgages and trust deeds	56,135 05	56,135 05
Interest due and accrued on bonds and stocks	462 72	462 72
Interest due and accrued on collateral loans	1,100 52	1,100 52
Interest due and accrued on premium notes, loans, or liens	7,680 46	7,680 46
Net amonnt of uncollected and deferred premiums	46,872 11	46,872 11
Total assets	$3,360,746 68	$3,276,460 46

ITEMS NOT ADMITTED.	
Furniture, fixtures and safes	$3,000 00
Agents' balances	18,848 21
Loans on personal security	250 00
Fuel	237 86
Total	$22,336 07

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$8,997 34	
Claims for death losses or other policy claims, resisted by the company	10,000 00	
Net value of outstanding policies—actuaries—4 per cent	2,909,234 00	
Amount of unpaid dividends due policy-holders	7,529 48	
Amount of any other liability of the company, viz: Premiums paid in advance, $5,952 88; cash credits on ledger, $327 17	6,280 05	
Total liabilities		$2,942,040 87
Surplus as regards policy-holders		$334,419 59

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	5,531	$12,332,015 00
New policies issued, restored and increased, during the year	1,044	2,233,891 00
Total number and amount	6,575	$14,565,906 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	41	$63,645 00		
By expiry	411	995,336 00		
By surrender	116	344.440 00		
By lapse	513	1,256,050 00		
By transfer	37	97,000 00		
Not taken	103	156,366 00		
Re-insured	22	137,000 00		
Total	1,243	$3,049,837 00	1,284	3,049,837 00
Total policies in force at end of year 1877			5,382	$11,516,069 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	32	$70,283 00
Policies in force at the end of the year	142	383,680 00
Premiums collected during the year		12,272 27
Losses and claims paid during the year		None.

BROOKLYN LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated July, 1864; commenced business July, 1864; commenced business in Illinois September 19, 1864.]

WILLIAM M. COLE, PRESIDENT. WILLIAM DUTCHER, SECRETARY.

TIMOTHY GRUAZ, *Attorney in Illinois*, at Highland.

CAPITAL.

Capital stock paid up in cash	$125,000 00	
Amount of net ledger assets December 31, 1876	2,379,842 28	
Adjustment of U. S. bond account	3,820 63	
Extended at		$2,383,662 91

INCOME.

Cash received for premiums without deductions	$274,158 49	
Premium notes, loans, or liens, taken in part payment for premiums	7,231 89	
Premiums paid by dividends, including re-converted additions	41,538 19	
Premiums paid by surrendered policies	11,900 62	
Total	$334,829 19	
Deduct amount paid for re-insurance	1,749 62	
Total premium income	$333,079 57	
Cash received for interest on mortgage loans	85,799 42	
Cash received for interest on bonds, and dividends on stocks	38,295 40	
Cash received for interest on premium notes, loans or liens	22,059 05	
Cash received for interest on other debts due the company	2,169 80	
Cash received as discount on claims paid in advance	5,210 65	
Cash received for rents for use of company's property	1,786 27	
Cash received for profits on bonds, stocks, or gold, actually sold	6,448 70	
Total income		494,798 86
Total		$2,878,461 77

DISBURSEMENTS.

Cash paid for losses and additions	$146,793 56	
Premium notes, loans, or liens used in payment of the same	19,849 31	
Cash paid for matured endowments and additions	193,175 44	
Premium notes, loans, or liens used in payment of same	50,820 56	
Amount paid for losses and matured endowments	$410,138 87	
Cash paid for surrendered policies	135,178 81	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	32,440 91	
Cash surrender values, including re-converted additions applied in payment of premiums	14,128 07	
Cash dividend, paid to policy-holders	25,619 32	
Premium notes, loans, or liens used in payment of dividends to policy-holders	14,277 66	
Total paid policy-holders	$631,783 64	
Cash paid stockholders for interest or dividends	12,500 00	
Cash paid for commissions to agents	28,298 09	
Cash paid for salaries and traveling expenses of managers and agents	4,179 42	
Cash paid for medical examiners' fees	5,108 26	
Cash paid officers and employes, except agents and examiners	23,891 89	
Cash paid for taxes and revenue stamps	8,674 21	
Cash paid for rents	10,279 14	
Cash paid for commuting commissions	10,502 42	
Cash paid for advertising	4,636 05	
Cash paid for the following items, viz: Expense account, $16,101 90; profit and loss, $18,080 04; printing, $1,832 21; law, $6,194 71	42,208 86	
Total disbursements		782,056 98
Balance—invested in the following assets		$2,096,404 79

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$77,309 66	$78,750 00
Loans secured by deed of trust or mortgages upon real estate	994,525 28	994,525 28
Loans secured by pledge of bonds, stocks or other collaterals	14,400 00	14,400 00
Loans made in cash on company's policies as collateral	21,013 08	21,013 08
Premium notes, loans, or liens on policies in force	284,885 59	284,885 59
Cost and value of bonds and stocks	610,571 25	631,862 50
Cash in company's office	370 48	370 48
Cash deposited in banks and trust companies	75,088 71	75,088 71
Temporary premium loans	3,957 84	3,957 84
Agents' ledger balances	14,282 90	
Total net or ledger assets	$2,096,404 79	
Interest due and accrued on bonds and mortgages and trust deeds.	14,099 75	14,099 75
Interest due and accrued on bonds and stocks	4,593 34	4,593 34
Interest due and accrued on collateral loans	313 66	313 66
Interest due and accrued on premium notes, loans, or liens	8,849 62	8,849 62
Net amount of uncollected and deferred premiums	40,998 70	40,998 70
Total assets	$2,165,259 86	$2,173,708 55

ITEMS NOT ADMITTED.

Agents' balances	$14,282 90

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$50,068 00	
Claims for death losses or other policy claims resisted by the company	5,000 00	
Premium obligations in excess of the net value of their policies	60 00	
Net value of outstanding policies—actuaries—4 per cent.	1,948,750 00	
Amount of any other liability of the company, viz: Surrender values, $8,525 00; premiums paid in advance, $6,800 00	15,325 00	
Total liabilities		$2,019,203 00
Surplus as regards policy-holders		154,505 55

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	4,479	$10,532,717 00
New policies issued, restored and increased during the year	550	1,159,011 00
Total number and amount	5,029	$11,691,728 00

Deduct policies which have ceased to be in force during the year:

	No.	Amount.		
By death	50	$129,250 00		
By expiry	81	238,483 00		
By surrender	402	1,026,150 00		
By lapse	592	1,247,567 00		
By change and decrease	17	161,460 00		
Not taken	125	284,500 00		
Total	1,267	$3,087,410 00	1,267	$3,087,410 00
Total policies in force at end of year 1877			3,762	$8,604,318 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	6	$11,520 00
Policies in force at the end of the year	121	224,255 00
Premiums collected during the year		6,814 72
Losses and claims paid during the year	3	11,000 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated June 15, 1846; commenced business December 15, 1846; commenced business in Illinois June 6, 1855.]

JAMES GOODWIN, PRESIDENT. JACOB L. GREENE, SECRETARY.

S. M. MOORE, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$44,020,146 47

INCOME.

Cash received for premiums without deductions	$5,735,103 55	
Premium notes, loans, or liens, taken in part payment for premiums	51,566 40	
Premiums paid by surrendered policies	708,249 04	
Total premium income	$6,494.918 99	
Cash received for interest on mortgage loans	1,862,724 92	
Cash received for interest on bonds, and dividends on stocks	326,480 00	
Cash received for interest on premium notes, loans or liens	351,792 59	
Cash received for interest on other debts due the company	44,670 71	
Cash received for rents for use of company's property	89,328 27	
Balance of profit and loss account	22,364 86	
Total income		$9,192,281 34
Total		$53,212,427 81

DISBURSEMENTS.

Cash paid for losses and additions	$2,591,469 80	
Premium notes, loans, or liens used in payment of the same	43,888 20	
Cash paid for matured endowments and additions	610,059 05	
Premium notes, loans, or liens used in payment of same	61,306 95	
Amount paid for losses and matured endowments	$3,306,724 00	
Cash paid for surrendered policies	158.780 36	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	324,241 50	
Cash surrender values, including re-converted additions applied in payment of premiums	822,761 57	
Cash dividend, paid to policy-holders	2,177,239 44	
Premium notes, loans, or liens used in payment of dividends to policy-holders	334,536 80	
Total paid policy holders	$7,124,283 67	
Cash paid for commissions to agents	413,720 16	
Cash paid for salaries and traveling expenses of managers and agents	3,451 96	
Cash paid for medical examiners' fees	18,492 00	
Cash paid officers and employees, except agents and examiners	83,728 94	
Cash paid for taxes and revenue stamps	359,364 49	
Cash paid for advertising	29,986 30	
Cash paid for the following items, viz: Law expenses, $20,793 66; printing and supplies, $17,470 89; postage, $12,056 11; expressage, $1,713 95; telegraphing, $498 82; miscellaneous expenses, $54,783 79	107,316 72	
Total disbursements		8,140,344 24
Balance—invested in the following assets		$45,072,083 57

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$4,067,908 90	4,067,908 90
Loans, secured by deed of trust or mortgages upon real estate	28,335,744 97	28,335,744 97
Loans, secured by pledge of bonds, stocks or other collaterals	130,730 28	130,730 28
Premium notes, loans, or liens on policies in force	5,605,486 14	5,605,486 14
Cost and value of bonds and stocks	5,697,684 12	5,880,382 50
Cash in company's office	8,956 02	8,956 02
Cash deposited in banks and trust companies	1,181,720 60	1,181,720 60
Bills receivable	4,372 21	
Agents' ledger balances	39,480 33	
Total net or ledger assets	$45,072,083 57	
Interest due and accrued on bonds and mortgages and trust deeds	1,866,379 87	1,866,379 87
Interest due and accrued on bonds and stocks	71,855 83	71,855 83
Interest due and accrued on premium notes, loans, or liens	302,425 43	302,425 43
Rents due and accrued	10,000 00	10,000 00
Net amount of uncollected and deferred premiums	34,560 02	34,560 02
Total assets	$47,357,304 72	$47,496,150 56

ITEMS NOT ADMITTED.

Agents' balances	$39,480 33
Bills receivable	4,372 21
Total	$43,852 54

LIABILITIES.

Claims for dead losses and matured endowments, unadjusted, or adjusted and not due	$580,935 00	
Claims for death losses or other policy claims in process of investigation or resisted by the company	274,100 00	
Net value of outstanding policies—actuaries—4 per cent	42,306,772 00	
Amount of unpaid dividends due policy holders	291,041 95	
Amount of any other liability of the company, viz: Contingent reserve on lapsed policies	328,353 00	
Total liabilities		$43,781,201 95
Surplus as regards policy holders		$3,714,948 61

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	66,618	$183,414,408 00
New policies issued, restored and increased, during the year	5,213	15,301,735 00
Total number and amount	72,831	$198,716,143 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death or maturity	1,147	$3,262,516 00		
By expiry	1	10,000 00		
By surrender	2,397	7,854,762 00		
By lapse	2,411	7,079,180 00		
By change and decrease		465,100 00		
Not taken	623	1,763,950 00		
Total	6,579	$20,435,508 00	6,579	20,435,508 00
Total policies in force at end of year 1877			66,252	$178,280,635

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	999	$2,919,252 00
Policies in force at the end of the year	7,431	18,806,877 00
Premiums collected during the year		549,863 95
Losses and claims paid during the year		175,671 00

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated June, 1865; commenced business October, 1865; commenced business in Illinois June 11, 1866.]

THOMAS W. RUSSELL, PRESIDENT. FREDERICK V. HUDSON, SECRETARY.

WILLIAM J. DAVIS, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$250,000	
Amount of net ledger assets December 31, 1876		$1,275,907 50

INCOME.

Cash received for premiums without deductions	$219,274 64	
Premium notes, loans, or liens, taken in part payment for premiums	22,754 75	
Total	$242.029 39	
Deduct amount paid for re-insurance	3,227 82	
Total premium income	$238,801 57	
Cash received for interest on mortgage loans	42,119 29	
Cash received for interest on bonds, and dividends on stocks	18,149 84	
Cash received for interest on premium notes, loans or liens	7,228 57	
Cash received for interest on other debts due the company	1,993 42	
Total income		$308,292 19
Total		$1,584,199 69

DISBURSEMENTS.

Cash paid for losses and additions	$78,694 00	
Cash paid for matured endowments	17,000 00	
Amount paid for losses and matured endowments	$95,694 00	
Advance premiums refunded	100 50	
Cash paid for surrendered policies	79,653 66	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	9,545 42	
Cash dividend paid to policy-holders	868 33	
Premium notes, loans, or liens used in payment of dividends to policy-holders	1,078 21	
Total paid policy-holders	$186,940 12	
Cash paid for commission to agents	12,520 71	
Cash paid for salaries and traveling expenses of managers and agents	12,390 35	
Cash paid for medical examiners' fees	1,329 00	
Cash paid officers and employes, except agents and examiners	12,906 75	
Cash paid for taxes and revenue stamps	8,164 41	
Cash paid for legal expenses	3,256 91	
Cash paid for the following items, viz.: Printing, advertising, rent, and all other expenses	7,715 59	
Profit and loss charges	3,557 62	
Total disbursements		$248,781 46
Balance—invested in the following assets		$1,335,418 23

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$244,426 71	$199,430 00
Loans, secured by deed of trust or mortgages on real estate	576,362 65	573,600 17
Loans, secured by pledge of bonds, stocks or other collaterals	21,804 15	21,804 15
Premium notes, loans, or liens on policies in force	136,451 55	136,451 55
Cost and value of bonds and stocks	303,855 16	307,416 50
Cash in company's office	469 88	469 88
Cash deposited in banks and trust companies	46,823 23	46,823 23
Bills receivable	3,701 94	
Agents' ledger balances	904 66	
Non-resident tax	618 30	
Total net or ledger assets	$1,335,418 23	
Interest due and accrued on bonds and mortgages and trust deeds.	18,678 70	18,678 70
Interest due and accrued on collateral loans	273 60	273 60
Interest due and accrued on premium notes, loans, or liens	4,142 99	4,142 99
Net amount of uncollected and deferred premiums	23,508 29	23,508 29
Total assets	$1,382,021 81	$1,832,599 06

ITEMS NOT ADMITTED.

Agents' balances	$904 66
Bills receivable	3,701 94
Non-resident tax	618 30
Total	$5,224 90

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$30,088 00	
Claims for death losses or other policy claims, resisted by the company	18,000 00	
Net value of outstanding policies—actuaries—4 per cent	1,008,445 00	
Amount of premiums paid in advance	9,964 18	
Amount of any other liability of the company	3,297 50	
Total liabilities		$1,064,734 68
Surplus as regards policy-holders		$267,864 38

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	3,688	$6,689,609 90
New policies issued, restored and increased during the year	715	927,793 00
Total number and amount	4,403	$7,617,402 90

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death and endowment	44	$110,884 00		
By expiry	8	30,500 00		
By surrender	214	426,071 00		
By lapse	502	832,750 00		
By change and decrease	.....	54,600 00		
Not taken	130	197,100 00		
Re-insured	.....	109,985 00		
Total	898	$1,761,890 00	898	$1,761,890 00
Total policies in force at end of year 1877			3,505	$5,855,512 90

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	15	$44,025 00
Policies in force at the end of the year	66	182,186 00
Premiums collected during the year	.....	8,380 14

CONTINENTAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated July, 1862; commenced business July, 1864; commenced business in Illinois July 19, 1867.]

JAMES S. PARSONS, PRESIDENT. ROBERT E. BEECHER, SECRETARY.

LYMAN C. CLARK, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$300,000 00	
Amount of net ledger assets December 31, 1876		$3,124,916 40

INCOME.

Cash received for premiums without deductions	$338,600 62	
Premium notes, loans, or liens, taken in part payment for premiums	46,321 65	
Premiums paid by dividends, including re-converted additions and by surrendered policies	83,127 17	
Total	$468,049 44	
Deduct amount paid for re-insurance	980 98	
Total premium income	$467,068 46	
Cash received for interest on mortgage loans, on bonds, and dividends on stocks	66,575 47	
Cash received for interest on premium notes, loans or liens	52,649 25	
Cash received for interest on other debts due the company	2,734 33	
Cash received for rents for use of company's property	11,838 29	
Cash received for profits on bonds, stocks, or gold, actually sold	1,050 00	
Total income		601,915 80
Total		$3,726,832 20

DISBURSEMENTS.

Cash paid for losses and additions	$119,234 68	
Premium notes, loans, or liens used in payment of the same	18,911 17	
Cash paid for matured endowments and additions	40,345 83	
Premium notes, loans, or liens used in payment of same	6,168 45	
Total	$184,660 13	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	6,422 86	
Amount paid for losses and matured endowments	$178,237 27	
Cash paid for surrendered policies	136,215 98	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	144,508 70	
Cash surrender values, including re-converted additions applied in payment of premiums	83,127 17	
Cash dividends paid to policy-holders	43,556 06	
Total paid policy-holders	$585,645 18	
Cash paid stockholders for interest or dividends	12,000 00	
Cash paid for commissions to agents	46,998 43	
Cash paid for salaries and traveling expenses of managers and agents	29,341 52	
Cash paid for medical examiners' fees	6,571 80	
Cash paid officers and employees, except agents and examiners	27,174 48	
Cash paid for taxes and revenue stamps	19,274 09	
Cash paid for rents	10,600 00	
Cash paid for furniture and fixtures and miscellaneous expenses at agency offices	3,419 35	
Cash paid for advertising	2,990 17	
Cash paid for the following items, viz: Exchange, $185.85; postage, $3,777.71; legal expenses, $4,277.16; stationery and printing, $4,730.37; charges, $2,732.05; amount charged profit and loss for agents' balances, $23,784.67; and depreciation in various assets, $16,419.96	55,857 77	
Total disbursements		799,872 79
Balance—invested in the following assets		$2,926,959 41

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$268,136 29	$268,136 29
Loans, secured by deed of trust or mortgage upon real estate	789,310 89	789,310 89
Loans, secured by pledge of bonds, stocks or other collaterals	99,080 00	99,080 00
Loans made in cash on company's policies as collateral	950 00	950 00
Premium notes, loans, or liens on policies in force	980,840 66	980,840 66
Cost and value of bonds and stocks	431,298 90	421,864 98
Cash in company's office	27,915 16	27,915 16
Cash deposited in banks and trust companies	148,614 02	148,614 52
Bills receivable	138,765 92	
Agents' ledger balances	24,776 83	
Office furniture, fixtures and safes in home office	17,270 24	
Total net or ledger assets	$2,926,959 41	
Interest due and accrued on bonds and mortgages and trust deeds	34,775 17	34,775 17
Interest due and accrued on bonds and stocks	12,172 48	12,172 48
Interest due and accrued on collateral loans	7,009 95	7,009 95
Interest due and accrued on premium notes, loans or liens	112,713 92	112,713 92
Net amount of uncollected and deferred premiums	91,957 95	91,957 90
Total assets	$3,185,588 88	$2,994,841 92

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$17,270 24
Agents' balances	24,776 83
Bills receivable	138,765 92
Total	$180,812 99

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$30,937 00	
Claims for death losses or other policy claims, resisted by the company	1,500 00	
Net value of outstanding policies—actuaries—4 per cent	2,893,704 00	
Total liabilities		$2,926,141 00
Surplus as regards policy holders		$68,700 92

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	10,803	$18,898,587 00
New policies issued, restored and increased, during the year	2,138	2,795,173 00
Total number and amount	12,941	$16,693,710 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	132	$183,963 00		
By expiry	7	24,500 00		
By surrender	1,858	1,773,673 00		
By lapse	973	1,739,100 00		
By change and decrease		668,317 00		
Not taken	877	809,380 00		
Re-insured		49,801 00		
Total	3,847	$5,243,734 00	3,847	5,243,734 00
Total policies in force at end of year 1877			9,594	$11,449,976 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	151	$275,403 00
Policies in force at the end of the year	207	381,208 00
Premiums collected during the year		16,636 00
Losses and claims paid during the year		2,500 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated July 26, 1859; commenced business July 28, 1859; commenced business in Illinois October 4, 1859.]

HENRY B. HYDE, PRESIDENT. SAMUEL BORROWE, SECRETARY.

JOHN L. THOMPSON, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$100,000 00	
Amount of net ledger assets December 31, 1876		$30,416,719 90

INCOME.

Cash received for premiums without deductions	$7,060,453 39	
Cash received for annuities	6,835 39	
Total	$7,067,288 78	
Deduct amount paid for re-insurance	638 29	
Total premium income	$7,066,650 49	
Cash received for interest on mortgage loans	1,077,056 31	
Cash received for interest on bonds, and dividends on stocks	371,718 72	
Cash received for interest on other debts due the company	102,864 79	
Cash received for rents for use of company's property	286,144 08	
Cash received for profits on bonds, stocks, or gold, actually sold	16,593 77	
Total income		$8,921,028 11
Total		$39,337,748 01

DISBURSEMENTS.

Cash paid for losses and additions	$1,923,535 98	
Cash paid for matured endowments and additions	150 591 54	
Amount paid for losses and matured endowments	$2,074,127 52	
Cash paid to annuitants	25,768 40	
Cash paid for surrendered policies	1,389,274 47	
Cash dividend paid to policy-holders	1,745,106 87	
Total paid policy-holders	$5,234,276 76	
Cash paid stockholders for interest or dividends	7,000 00	
Cash paid for commissions to agents	344,845 64	
Cash paid for salaries and traveling expenses of managers and agents	41,999 06	
Cash paid for medical examiners' fees	46,021 15	
Cash paid officers and employes, except agents and examiners	258,158 91	
Cash paid for taxes and revenue stamps	95,699 55	
Cash paid for rents	105,775 32	
Cash paid for commuting commissions	12,600 00	
Special contingent fund for possible depreciation in value of real estate	322,897 09	
Depreciation in United States bonds	77,982 36	
Cash paid for advertising	59,638 05	
Cash paid for the following items, viz.: Printing, stationery, law, postage, express, investments, buildings, agency, office, official examinations, and sundry expenses	252,912 25	
Total disbursements		$6,859,756 14
Balance—invested in the following assets		$32,477,991 87

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$6,286,744 94	$6,286,744 94
Loans, secured by deed of trust or mortgages upon real estate	13,723,218 44	13,723,218 44
Loans, secured by pledge of bonds, stocks or other collaterals	1,953,206 00	1,953,206 00
Cost and value of bonds and stocks	9,067,482 38	9,067,482 38
Cash in company's office	61,861 53	61,861 53
Cash deposited in banks and trust companies	892,185 87	892,185 87
Cash in course of transmission—since received	152,293 12	152,293 12
Agents' ledger balances	287,247 85	
Commuted commissions	103,751 74	
Total net or ledger assets	$32,477,191 87	
Interest due and accrued on bonds and mortgages and trust deeds	276,502 29	276,502 29
Interest due and accrued on bonds and stocks	17,624 57	17,624 57
Interest due and accrued on collateral loans	20,899 62	20,899 62
Rents due and accrued	76,448 42	76,448 42
Net amount of uncollected and deferred premiums	526,622 00	526,622 00
Premium on gold on hand	2,910 48	2,910 48
Total assets	$33,398 999 20	$33,057,999 61

ITEMS NOT ADMITTED.

Commuted commissions	$103,751 74
Agents' balances	237,247 85
Total	$340,999 59

LIABILITIES.

Claims for death losses due and unpaid	$28,285 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	416,755 00	
Claims for death losses or other policy claims resisted by the company	80,500 00	
Net value of outstanding policies—actuaries—4 per cent	28,661,218 00	
Amount of unpaid dividends due policy-holders	79,476 00	
Amount of any other liability of the company, viz: Three months' clause	162,347 00	
Total liabilities		$29,428,576 00
Surplus as regards policy-holders		$3,629,423 61

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	48,736	$178,050,690 00
New policies issued, restored and increased during the year	6,609	20,712,793 00
Total number and amount	55,345	$198,763,483 00
Deduct policies which have ceased to be in force during the year—		

	No.	Amount.	No.	Amount.
By death	526	$1,969,247 00		
By expiry	8	16,500 00		
By surrender	2,671	11,191,415 00		
By lapse	4,327	14,200,240 00		
By maturity	48	140,210 00		
Not taken	1,016	3,297,995 00		
Additions		2,106,460 00		
Total	8,596	$32,942,067 00	8,596	$32,942,067 00
Total policies in force at end of year 1877			46,749	$160,821,416 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	297	$701,810 00
Policies in force at the end of the year	2,554	7,221,694 00
Premiums collected during the year		256,693 97
Losses and claims paid during the year	27	79,800 00

GERMANIA LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated April 10, 1860; commenced business July 16, 1860; commenced business in Illinois January 30, 1861.]

HUGO WESENDONCK, PRESIDENT. CORNELIUS DOREMUS, SECRETARY.

HENRY GREENBAUM, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$200,000 00	
Amount of net ledger assets December 31, 1876		$7,440,925 32

INCOME.

Cash received for premiums without deductions	$1,299,827 11	
Cash received for annuities	800 00	
Total premium income	$1,300,627 11	
Cash received for interest on mortgage loans	389,919 08	
Cash received for interest on bonds, and dividends on stocks	117,612 60	
Cash received as discount on claims paid in advance	124 83	
Cash received for rents for use of company's property	25,248 86	
Policy fees, $136 98; cash dividend returned, $6 50	143 48	
Total income		1,888,675 96
Total		$9,274,601 28

DISBURSEMENTS.

Cash paid for losses and additions	$569,282 20	
Cash paid for matured endowments and additions	72,953 17	
Amount paid for losses and matured endowments	$642,235 37	
Cash paid to annuitants	8,614 60	
Cash paid for surrendered policies	326,451 52	
Cash surrender values, including re-converted additions applied in payment of premiums	20,479 59	
Cash dividend, paid to policy-holders	169,680 71	
Total paid policy-holders	$1,167,461 79	
Cash paid stockholders for interest and dividends	24,000 00	
Cash paid for commissions to agents	104,486 83	
Cash paid for salaries and traveling expenses of managers and agents	40,135 27	
Cash paid for medical examiners' fees	9,419 94	
Cash paid officers and employes, except agents and examiners	64,519 00	
Cash paid for taxes and revenue stamps	17,100 54	
Cash paid for rents, and expenses of real estate owned	24,034 23	
Cash paid for commuting commissions	6,230 62	
Cash paid for furniture and fixtures, and safes for home and agency offices	642 26	
Cash paid for advertising and printing	9,198 81	
Cash paid for the following items, viz: Stationery, postage, expressage, etc	17,758 78	
Total disbursements		$1,484,988 07
Balance—invested in the following assets		$7,789,613 21

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$782,527 66	$697,284 27
Loans secured by deed of trust or mortgages upon real estate	4,790,242 13	4,790,242 13
Loans secured by pledge of bonds, stocks or other collaterals	160,000 00	160,000 00
Cost and value of bonds and stocks	1,995,577 59	2,000,620 00
Cash in company's office	593 16	593 16
Cash deposited in banks and trust companies	60,672 67	60,672 67
Total net or ledger assets	$7,789,613 21	
Interest due and accrued on bonds and mortgages and trust deeds	60,217 16	60,217 16
Interest due and accrued on bonds and stocks	20,263 87	20,263 87
Interest due and accrued on collateral loans	470 09	470 00
Net amount of uncollected and deferred premiums	231,580 59	231,580 59
Total assets	$8,102,144 83	$8,021,943 85

LIABILITIES.		
Claims for death losses due and unpaid	$5,866 42	
Claims for death losses and matured endowments, unadjusted or adjusted and not due	74,167 20	
Claims for death losses or other policy claims, resisted by the company	7,608 97	
Net value of outstanding policies—actuaries—4 per cent.	7,434,928 00	
Net value of outstanding policies, American Experience and 4½ per cent. interest	$6,855,763 53	
Amount of unpaid dividends due policy-holders	36,619 59	
Amount of National, State, or other taxes due	580 00	
Amount due for salaries, rent and office expenses	1,666 67	
Amount of any other liability of the company, viz: Extra reserve for absolute, world and war policies, and policies lapsed liable to be surrendered	14,789 51	
Total liabilities		7,576,221 36
Surplus as regards policy-holders		$445,722 49

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	20,269	$34,056,313 00
New policies issued, restored and increased during the year	2,050	3,078,174 00
Total number and amount	22,346	$37,134,487 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	342	$578,917 00		
By expiry	41	84,074 00		
By surrender	1,258	1,993,106 00		
By lapse	846	1,288,913 00		
By change and decrease	2	25,447 00		
Not taken	207	346,788 00		
Total	2,696	$4,317,192 00	2,696	4,317,192 00
Total policies in force at end of year 1877			19,650	$32,817,295 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	36	$79,589 00
Policies in force at the end of the year	773	1,825,038 00
Premiums collected during the year		51,852 77
Losses and claims paid during the year	21	25,880 91

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated May, 1866; commenced business April, 1867; commenced business in Illinois June 29, 1867.]

ERASTUS H. CROSBY, PRESIDENT. STEPHEN BALL, SECRETARY.

GEORGE R. DAVIS, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$300,000 00	
Amount of net ledger assets December 31, 1876		$926,781 36

INCOME.

Cash received for premiums without deductions	$81,934 27	
Premiums paid by dividends, including re-converted additions	3,995 53	
Premiums paid by surrendered policies	109 48	
Total	$86,039 28	
Deduct amount paid for re-insurance	1,791 75	
Total premium income	$84,247 48	
Cash received for interest on mortgage loans	55,404 71	
Cash received for interest on bonds, and dividends on stocks	2,171 83	
Cash received for interest on premium notes, loans or liens	399 41	
Cash received for interest on other debts due the company	1,373 11	
Cash received as discount on claims paid in advance	166 12	
Cash received for rents for use of company's property	195 62	
Total income		143,958 28
Total		$1,070,739 64

DISBURSEMENTS.

Cash paid for losses and additions	$42,674 44	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	600 00	
Amount paid for losses and matured endowments	$42,074 44	
Cash paid for surrendered policies	16,843 58	
Cash surrender values, including re-converted additions applied in payment of premiums	109 48	
Cash dividend paid to policy-holders	6,526 59	
Total paid policy-holders	$65,054 04	
Cash paid stockholders for interest or dividends	15,000 00	
Cash paid for commissions to agents	7,399 05	
Cash paid for salaries and traveling expenses of managers and agents	8,865 05	
Cash paid for medical examiners' fees	917 00	
Cash paid officers and employes, except agents and examiners	6,249 92	
Cash paid for taxes and revenue stamps	1,193 68	
Cash paid for rents	2,237 29	
Cash paid for advertising	925 09	
Cash paid for the following items, viz: Printing and stationery, $423 60; postage and exchange, $538 94; legal expenses, $1,947 81; miscellaneous expenses, $441 68	3,352 03	
Total disbursements		111,193 15
Balance—invested in the following assets		$959,546 49

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$114,590 71	$114,590 71
Loans secured by deed of trust or mortgage upon real estate	712,263 94	712,263 94
Loans secured by pledge of bonds, stocks or other collaterals	27,600 00	27,600 00
Loans made in cash on company's policies as collateral	8,071 00	8,071 00
Cost and value of bonds and stocks	57,585 77	46,104 38
Cash in company's office	147 12	147 12
Cash deposited in banks and trust companies	5,264 99	5,264 99
Bills receivable and loans on personal security	14,821 49	
Agents' ledger balances	7,314 20	
Furniture, fixtures and safes	11,470 93	
Taxes due from non-resident stockholders	416 34	416 34
Total net or ledger assets	$959,546 49	
Interest due and accrued on bonds and mortgages and trust deeds.	38,381 50	38,381 50
Interest due and accrued on bonds and stocks	413 76	413 76
Interest due and accrued on collateral loans	1,002 50	1,002 50
Interest due and accrued on premium notes, loans, or liens	225 67	225 67
Rents due and accrued	498 76	498 76
Net amount of uncollected and deferred premiums	23,382 15	23,382 15
Total assets	$1,023,450 83	$978,362 82

ITEMS NOT ADMITTED.

Company's own stock	$2,275 00
Furniture, fixtures and safes	11,470 93
Agents' balances	7,314 20
Bills receivable	14,821 49
Total	$35,881 62

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$3,794 00	
Claims for death losses or other policy claims, resisted by the company	5,595 00	
Net value of outstanding policies—actuaries—4 per cent.	630,118 00	
Amount of unpaid dividends due policy-holders	820 51	
Amount of any other liability of the company, viz: To cover any depreciation of values in real estate and mortgage, or other securities, there is reserved	25,000 00	
Total liabilities		665,827 51
Surplus as regards policy-holders		$313,035 31

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	2,389	$3,547,164 04
New policies issued, restored and increased during the year	466	663,985 62
Total number and amount	2,855	4,211,149 66

Deduct policies which have ceased to be in force during the year:

	No.	Amount.	No.	Amount.
By death	23	$37,818 44		
By expiry	104	168,117 00		
By surrender	158	319,258 08		
By lapse	28	41,200 00		
By change and decrease	147	229,308 37		
Not taken	72	137,000 00		
Re-insured	19	76,543 00		
Total	546	$1,009,239 89	546	1,009,239 89
Total policies in force at end of year 1877			2,309	$3,201,909 77

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	13	$13,706 00
Policies in force at the end of the year	207	250,137 00
Premiums collected during the year		5,494 00
Losses and claims paid during the year	1	537 00

HOME LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Brooklyn, N. Y.; incorporated April 30, 1860; commenced business May 1, 1860; commenced business in Illinois February 28, 1862.]

GEORGE C. RIPLEY, PRESIDENT. JOSEPH P. HOLBROOK, SECRETARY.

EDGAR H. KELLOGG, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$125,000 00	
Amount of net ledger assets December 31, 1876		$4,558,400 40

INCOME.

Cash received for premiums without deductions	$434,724 05	
Premium notes, loans, or liens, taken in part payment for premiums	135,477 46	
Total premium income	$570,201 57	
Cash received for interest on mortgage loans, Cash received for interest on bonds, and dividends on stock	204,311 49	
Cash received for interest on premium notes, loans or liens	64,649 29	
Total income		839,162 29
Total		$5,397,562 69

DISBURSEMENTS.

Cash paid for losses and additions	$212,017 32	
Premium notes, loans, or liens used in payment of the same	15,782 68	
Cash paid for matured endowments and additions	38,031 86	
Premium notes, loans, or liens used in payment of same	11,968 14	
Amount paid for losses and matured endowments	$277,800 00	
Cash paid to annuitants	1,617 17	
Cash paid for surrendered policies	116,193 49	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	132,790 56	
Cash dividend, paid to policy-holders	31,023 75	
Premium notes, loans, or liens used in payment of dividends to policy-holders	88,979 98	
Total paid policy holders	$648,404 96	
Cash paid stockholders for interest or dividends	15,000 00	
Cash paid for commissions to agents	47,041 42	
Cash paid for salaries and traveling expenses of managers and agents	10,719 40	
Cash paid for medical examiners' fees	2,950 60	
Cash paid officers and employes, except agents and examiners	27,615 40	
Cash paid for taxes and revenue stamps	8,783 51	
Cash paid for rents	9,349 39	
Cash paid for advertising	746 88	
Cash paid for the following items, viz: Printing, stationery, law, postage, and office expenses	17,756 64	
Total disbursements		783,368 14
Balance—invested in the following assets		$4,614,194 55

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$192,687 13	$192,687 13
Loans, secured by deed of trust or mortgages upon real estate	1,476,566 00	1,476,566 00
Loans, secured by pledge of bonds, stocks or other collaterals	361,150 00	361,150 00
Premium notes, loans, or liens on policies in force	960,470 82	960,470 82
Cost and value of bonds and stocks	1,547,115 60	1,593,345 00
Cash in company's office, and in banks and trust companies	67,715 88	67,715 88
Agents' ledger balances	8,489 12	
Total net or ledger assets	$4,614,194 55	
Interest due and accrued	50,338 58	50,338 58
Net amount of uncollected and deferred premiums	75,890 18	75,890 18
Total assets	$4,740,423 31	$4,778,163 59

ITEMS NOT ADMITTED.

Agents' balances	$8,489 12

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$4,500 00	
Claims for death losses or other policy claims, resisted by the company	13,000 00	
Net value of outstanding policies—actuaries—4 per cent	3,893,606 00	
Amount of unpaid dividends due policy-holders	2,495 52	
Total liabilities		3,918,601 52
Surplus as regards policy-holders		$864,562 07

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	9,946	$19,902,744 00
New policies issued, restored and increased during the year	797	1,408,533 00
Total number and amount	10,743	$21,311,277 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	116	$227,800 00		
By expiry	24	50,000 00		
By surrender	1,681	3,190,820 00		
By lapse	321	539,300 00		
By change and decrease		87,200 00		
Not taken	226	465,750 00		
Total	2,318	$4,510,870 00	2,318	4,510,870 00
Total policies in force at end of year 1877			8,425	$16,800,407 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	260	$516,700 00
Policies in force at the end of the year	1,123	2,009,200 00
Premiums collected during the year		31,879 55
Losses and claims paid during the year	7	11,000 00

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated July 18, 1868; commenced business July 18, 1868 commenced business in Illinois March 5, 1869.]

D. D. T. MARSHALL, PRESIDENT. FRANK B. MAYHEW, SECRETARY.

ALVIN E. SMALL, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$200,000 00	
Amount of net ledger assets December 31, 1876		$632,882 24

INCOME.

Cash received for premiums without deductions	$172,755 16	
Premiums paid by dividends, including re-converted additions	3,776 68	
Premiums paid by surrendered policies	35,407 00	
Total	$211,938 79	
Deduct amount paid for re-insurance	92 09	
Total premium income	$211,846 70	
Cash received for interest on mortgage loans	21,493 54	
Cash received for interest on bonds, and dividends on stocks	17,576 88	
Cash received for interest on premium notes, loans or liens	579 22	
Cash received for interest on other debts due the company	793 13	
Cash received for rents for use of company's property	616 88	
Total income		252,905 85
Total		$885,787 59

DISBURSEMENTS.

Cash paid for losses and additions	$44,550 00	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	8,000 00	
Amount paid for losses and matured endowments	$36,550 00	
Cash paid for surrendered policies	89,107 19	
Cash dividends, paid to policy-holders	14,278 60	
Total paid to policy-holders	$139,935 79	
Cash paid for commissions to agents	8,738 17	
Cash paid for salaries and traveling expenses of managers and agents	27,360 59	
Cash paid for medical examiners' fees	1,615 28	
Cash paid officers and employees, except agents and examiners	12,268 00	
Cash paid for taxes and revenue stamps	1,653 29	
Cash paid for rents	2,200 00	
Cash paid for commuting commissions	2,908 76	
Cash paid for advertising	1,904 36	
Cash paid for the following items, viz: Printing and supplies, $3,781 17; postage and exchange, $2,454 23; expense account, $5,352 38; other accounts, $135 50; profit and loss, $8,992 73	20,716 01	
Total disbursements		$219,300 25
Balance—invested in the following assets		$666,487 34

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$40,651 99	$40,651 99
Loans, secured by deed of trust or mortgages upon real estate	322,896 97	322,896 97
Loans, secured by pledge of bonds, stocks or other collaterals	14,250 00	14,250 00
Loans made in cash on company's policies as collateral	12,230 20	12,230 20
Cost and value of stocks and bonds	263,380 62	264,550 00
Cash in company's office	240 13	240 13
Cash deposited in banks and trust companies	12,302 17	12,302 17
Agents' and other ledger balances	535 26	
Total net or ledger assets	$666,487 34	
Interest due and accrued on bonds and mortgages and trust deeds	5,563 56	5,563 56
Interest due and accrued on bonds and stocks	670 82	670 82
Interest due and accrued on collateral loans	136 34	136 34
Interest due and accrued on premium notes, loans, or liens	115 63	115 63
Rents due and accrued	165 00	165 00
Net amount of uncollected and deferred premiums	25,981 14	25,981 14
Total assets	$699,119 83	$699,753 95

ITEM NOT ADMITTED.

Agents' and other ledger balances	$535 26

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$3,014 00	
Claims for death losses or other policy claims, resisted by the company	1,000 00	
Net value of outstanding policies—actuaries—4 per cent	656,614 00	
Amount of premiums paid in advance	3,449 18	
Amount of any other liability of the company, viz: Investment reserve to guard against possible depreciation of assets, being amount requisite to conform to appraisals and estimate of values of the New York Insurance Department	32,416 99	
Total liabilities		696,494 17
Surplus as regards policy-holders		$3,259 78

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	3,270	$5,539,569 00
New policies issued, restored and increased, during the year	977	1,558,045 00
Total number and amount	4,247	$7,097,614 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	15	$39,142		
By expiry	19	48,500		
By surrender	403	783,709		
By lapse	433	662,250		
By change and decrease	49	107,066		
Not taken	363	665,977		
Re-insured	9	29,846		
Total	1,299	$2,336,490	1,299	2,336,490 00
Total policies in force at end of year 1877			2,948	$4,761,124 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	11	$21,200 00
Policies in force at the end of the year	59	95,482 00
Premiums collected during the year	.....	3,849 19
Losses and claims paid during the year	.....	None.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; incorporated April 21, 1862; commenced business December 27, 1862; commenced business in Illinois August 4, 1865.]

GEORGE THORNTON, PRESIDENT. GEORGE B. WOODWARD, SECRETARY.

SAMUEL APPLETON, *Attorney in Illinois*, at Chicago.

CAPITAL.

(The guarantee capital, $100,000, was redeemed in 1873.)

Amount of net ledger assets December 31, 1876		$2,668,963 37

INCOME.

Cash received for premiums without deductions	$236,790 99	
Premium notes, loans, or liens, taken in part payment for premiums	45,421 23	
Premiums paid by dividends, including re-converted additions	29,635 42	
Premiums paid by surrendered policies	42,486 06	
Total	$354,333 70	
Deduct amount paid for re-insurance	714 57	
Total premium income	$353,619 13	
Cash received for interest on mortgage loans	93,753 07	
Cash received for interest on bonds and dividends on stocks	36,928 84	
Cash received for interest on premium notes, loans or liens	19,295 89	
Cash received for interest on other debts due the company	7,014 17	
Cash received as discount on claims paid in advance	995 04	
Cash received for rents for use of company's property	3,572 16	
Total income		515,117 80
Total		$3,184,081 17

DISBURSEMENTS

Cash paid for losses and additions	$139,215 88	
Premium notes, loans, or liens used in payment of the same	10,307 74	
Cash paid for matured endowments and additions	77,425 56	
Premium notes, loans, or liens used in payment of same	21,764 87	
Amount paid for losses and matured endowments	$248,714 05	
Cash paid to annuitants	1,772 00	
Cash paid for surrendered policies	4,086 74	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	30,808 76	
Cash surrender values, including re-converted additions applied in payment of premiums	42,855 39	
Cash dividend paid to policy-holders	32,738 02	
Premium notes, loans, or liens used in payment of dividends to policy-holders	18,296 13	
Total paid policy-holders	$379,271 09	
Cash paid for commissions to agents	22,740 68	
Cash paid for salaries and traveling expenses of managers and agents	39,666 12	
Cash paid for medical examiners' fees	5,805 90	
Cash paid officers and employes, except agents and examiners	28,570 24	
Cash paid for taxes and revenue stamps	4,899 82	
Cash paid for rents	10,668 70	
Cash paid for furniture and fixtures, and safes for home and agency offices	513 73	
Cash paid for advertising	5,118 65	
Cash paid for the following items, viz: Traveling expense, $1,833 21; printing, $3,055 76; stationery, $1,376 56; postage, $653 80; legal expenses, $3,418 19; other expenses, $5,890 86	15,728 88	
Total disbursements		512,378 31
Balance—invested in the following assets		$2,671,702 86

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$113,621 44	$109,857 51
Loans secured by deed of trust or mortgages upon real estate	1,424,395 00	1,424,395 00
Loans secured by pledge of bonds, stocks or other collaterals	48,050 00	48,050 00
Premium notes, loans, or liens on policies in force	303,404 27	303,404 27
Cost and value of bonds and stocks	749,500 00	778,180 00
Cash in company's office	1,127 44	1,127 44
Cash deposited in banks and trust companies	15,754 91	15,754 91
Bills receivable	2,248 81	
Agents' ledger balances	10,235 68	
Loans on personal security	1,500 00	
Commuted commissions	1,865 91	
Total net or ledger assets	$2,671,702 86	
Interest due and accrued on bonds and mortgages and trust deeds.	39,426 09	39,426 09
Interest due and accrued on bonds and stocks	15,706 92	15,706 92
Interest due and accrued on collateral loans	969 98	969 98
Interest due and accrued on premium notes, loans, or liens	11,469 05	11,469 05
Rents due and accrued	1,960 78	1,960 78
Net amount of uncollected and deferred premiums	56,659 75	56,659 75
Total assets	$2,797,895 48	$2,806,461 70

ITEMS NOT ADMITTED.

Commuted commissions	$1,865 91	
Agents' balances	10,235 08	
Loans on personal security	1,500 00	
Bills receivable	2,248 81	
Total	$15,849 80	

LIABILITIES.

Claims for matured endowments due and unpaid	$640 00	
Claims for death losses unadjusted, or adjusted and not due	24,255 00	
Claims for death losses or other policy claims resisted by the company	7,715 00	
Net value of outstanding policies—actuaries—4 per cent	2,514,634 00	
Premium obligations in excess of the net value of their policies	155 26	
Amount of unpaid dividends due policy-holders	11,908 41	
Amount due for rent	1,000 00	
Amount of any other liability of the company, viz.: Premiums paid in advance	1,465 23	
Total liabilities		2,561,772 90
Surplus as regards policy-holders		$244,688 80

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	7,388	$13,914,179 00
New policies issued, restored and increased during the year	1,282	2,609,947 00
Total number and amount	8,570	$16,524,126 00

Deduct policies which have ceased to be in force during the year:

	No.	Amount.		
By death	62	$147,957 00		
By expiry	819	1,410,853 00		
By surrender	35	61,937 00		
By change and decrease	97	210,000 00		
Not taken	167	396,100 00		
Re-insured	4	30,000 00		
Total	1,184	$2,256,847 00	1,184	$2,256,847 00
Total policies in force at end of year 1877			7,386	$14,267,279 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	111	$228,903 00
Policies in force at the end of the year	216	395,123 00
Premiums collected during the year		12,688 79
Losses and claims paid during the year	5	5,623 00

KNICKERBOCKER LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated April, 1853; commenced business April, 1853; commenced business in Illinois June 15, 1857.]

JOHN A. NICHOLS, PRESIDENT. GEORGE F. SNIFFEN, SECRETARY.

CHARLES C. FRARY, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$100,000 00	
Amount of net ledger assets, December 31, 1876		$6,506,512 40

INCOME.

Cash received for premiums without deductions	$1,835,879 26	
Premium notes, loans, or liens, taken in part payment for premiums	155,741 81	
Total premium income	$1,491,621 07	
Cash received for interest on mortgage loans	61,745 85	
Cash received for interest on bonds, and dividends on stocks	24,852 16	
Cash received for interest on premium notes, loans or liens	166,461 85	
Cash recieved for interest on other debts due the company	5,932 12	
Cash received as discount on claims paid in advance	128 07	
Cash received for rents for use of company's property	49,233 09	
Total income		1,799,974 21
Total		$8,306,486 61

DISBURSEMENTS.

Cash paid for losses and additions	$474,846 21	
Premium notes, loans, or liens used in payment of the same	75,456 68	
Cash paid for matured endowments and additions	54,089 75	
Premium notes, loans, or liens used in payment of same	44,016 40	
Amount paid for losses and matured endowments	$648,409 04	
Cash paid to annuitants	177 00	
Cash paid for surrendered policies	716,579 12	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	320,843 98	
Cash dividend paid to policy-holders	238,943 58	
Premium notes, loans, or liens used in payment of dividends to policy-holders	15,726 62	
Total paid policy-holders	$1,940,679 34	
Cash paid stockholders for interest or dividends	9,987 50	
Cash paid for commissions to agents	25,183 15	
Cash paid for salaries and traveling expenses of managers and agents	24,028 62	
Cash paid for medical examiners' fees and salaries	3,757 00	
Cash paid officers and employes, except agents and examiners	41,737 49	
Cash paid for taxes and revenue stamps	11,625 85	
Cash paid for rents	14,000 00	
Cash paid for advertising	9,017 20	
Cash paid for the following items, viz: Office and tax expenses, printing, stationery, postage, etc.	51,934 72	
Profit and loss	59,625 94	
Total disbursements		2,191,576 81
Balance—invested in the following assets		$6,114,909 80

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$1,245,042 07	$1,249,225 89
Loans secured by deed of trust or mortgages upon real estate	1,918,186 14	1,918,186 14
Loans secured by pledge of bonds, stocks or other collaterals	25,000 00	25,000 00
Premium notes, loans, or liens on policies in force	2,331,551 04	2,331,551 04
Cost and value of bonds and stocks	455,098 21	431,734 88
Cash in company's office	2,503 16	2,503 16
Cash deposited in banks and trust companies	78,185 24	78,185 24
Book accounts	4,228 74	
Furniture	25,512 52	
Improvements on mortgaged premises	29,602 68	
Total net or ledger assets	$6,114,909 80	
Interest due and accrued on bonds and mortgages and trust deeds	405,245 44	405,245 44
Interest due and accrued on bonds and stocks	1,567 75	1,567 75
Interest due and accrued on collateral loans	466 66	466 66
Interest due and accrued on premium notes, loans, or liens	29,144 39	29,144 39
Rents due and accrued	10,587 22	10,587 22
Net amount of uncollected and deferred premiums	21,516 08	21,516 08
Total assets	$6,583,437 29	$6,504,913 34

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$25,512 52
Book accounts	4,228 74
Improvements on mortgaged premises	29,602 68
Total	$59,343 94

LIABILITIES.

Claims for death losses due and unpaid	$7,000 00	
Claims for death losses and matured endowments, unadjusted or adjusted and not due	124,300 00	
Claims for death losses or other policy claims, resisted by the company	189,400 00	
Net value of outstanding policies—actuaries—4 per cent	6,052,121 00	
Amount of unpaid dividends to stockholders	12 50	
Amount of any other liability of the company, viz: Book accounts	2,339 31	
Total liabilities		6,875,172 81
Surplus as regards policy-holders		$129,740 53

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	9,569	$21,085,703 00
New policies issued, restored and increased, during the year	1,072	2,502,467 00
Total number and amount	10,641	$23,588,170 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	181	$487,363 00		
By expiry	69	94,842 00		
By surrender	922	2,656,993 00		
By lapse	920	2,180,544 00		
By change and decrease	1	14,900 00		
Not taken	81	161,775 00		
Total	2,174	$5,596,417 00	2,174	5,596,417 00
Total policies in force at end of year 1877			8,467	$17,991,753 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	34	$57,410 00
Policies in force at the end of the year	418	681,291 00
Premiums collected during the year		19,686 98
Losses and claims paid during the year,		11,000 00

MANHATTAN LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated July 16, 1850; commenced business August 1, 1850; commenced business in Illinois November 2, 1855.]

HENRY STOKES, PRESIDENT. JACOB L. HALSEY, SECRETARY.

M. STEWART JUDAH, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$100,000 00	
Amount of net ledger assets December 31, 1876		$9,564,837 75

INCOME.

Cash received for premiums without deductions	$1,076,744 64	
Premium notes, loans or liens, taken in part payment for premiums	87,078 60	
Cash received for annuities	5,567 00	
Total premium income	$1,169,389 64	
Cash received for interest on mortgage loans, including $54,275 08 in cost of real estate	334,530 81	
Cash received for interest on bonds, and dividends on stocks	73,271 64	
Cash received for interest on premium notes, loans or liens, and on deferred premiums	10,833 57	
Cash received for interest on other debts due the company	56,685 35	
Cash discount on claims paid in advance	5,825 00	
Cash received for rents for use of company's property	4,990 64	
Cash received for profits on bonds, stocks, or gold, actually sold	2,865 63	
Collections from suspense account	2,513 00	
Total income		1,780,905 28
Total		$11,345,743 03

DISBURSEMENTS.

Cash paid for losses and additions	$569,768 08	
Premium notes, loans, or liens used in payment of the same	45,770 92	
Cash paid for matured endowments and additions	43,989 24	
Premium notes, loans, or liens used in payment of same	14,124 76	
Amount paid for losses and matured endowments	$673,653 00	
Cash paid to annuitants	5,364 50	
Cash paid for surrendered policies	177,136 87	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	161,561 74	
Cash dividend paid to policy-holders	271,260 81	
Premium notes, loans, or liens used in payment of dividends to policy-holders	19,177 61	
Total paid policy-holders	$1,308,154 53	
Cash paid stockholders for interest or dividends	55,000 00	
Cash paid for commissions to agents	102,055 85	
Cash paid for salaries and traveling expenses of managers and agents	9,806 73	
Cash paid for medical examiners' fees	8,182 00	
Cash paid officers and employes, except agents and examiners	70,930 27	
Cash paid for taxes and revenue stamps	15,987 04	
Cash paid for rents	14,500 00	
Cash paid for commuting commissions	272 58	
Cash advanced to agents	1,270 24	
Cash paid for advertising	12,204 86	
Cash paid for the following items, viz: Law, agency and office expenses, $19,645 80; expenses on real estate, $29,430 24; reduction in assets reported last year, $15,801 80	64,877 84	
Total disbursements		1,663,241 94
Balance—invested in the following assets		$9,682,501 09

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$780,555 25	$780,555 25
Loans, secured by deed of trust or mortgages on real estate	4,339,168 77	4,339,168 77
Loans, secured by pledge of bonds, stocks or other collaterals	1,481,076 21	1,481,076 21
Premium notes, loans, or liens on policies in force	1,839,318 99	1,839,318 99
Cost and value of bonds and stocks	1,208,695 89	1,167,114 75
Cash in company's office	3,000 40	3,000 40
Cash deposited in banks and trust companies	29,573 73	29,573 73
"The Independent" newspaper	1,111 85	1,111 85
Total net or ledger assets	$9,682,501 09	
Interest due and accrued on bonds and mortgages and trust deeds	197,965 94	197,965 94
Interest due and accrued on bonds and stocks	4,168 16	4,168 16
Interest due and accrued on collateral loans	12,315 62	12,315 62
Interest due and accrued on premium notes, loans, or liens	9,865 97	9,865 97
Rents due and accrued	583 31	583 31
Net amount of uncollected and deferred premiums	140,646 87	140,646 87
Postage stamps	290 85	290 85
Total assets	$10,048,337 81	$10,006,756 67

LIABILITIES.

Claims for death losses due and unpaid, awaiting appearance of claimants	$363 89	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	170,608 00	
Claims for death losses or other policy claims, resisted by the company	51,152 00	
Net value of outstanding policies—actuaries—4 per cent	8,451,191 00	
Amount of unpaid dividends due policy-holders	78,258 03	
Amount of any other liability of the company, viz: Estimated	11,000 00	
Total liabilities		8,762,572 92
Surplus as regards policy-holders		$1,244,183 75

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	12,614	$38,959,108 00
New policies issued, restored and increased, during the year	1,261	3,009,120 00
Total number and amount	13,875	$41,968,228 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	201	$615,539 00		
By expiry	26	58,114 00		
By surrender	860	2,558,427 00		
By lapse	236	728,561 00		
By change and decrease	382	1,179,739 00		
Not taken	189	509,299 00		
Total	1,844	$5,649,679 00	1,844	5,649,679 00
Total policies in force at end of year 1877			12,031	$36,318,549

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	163	$355,505 00
Policies in force at the end of the year	571	1,496,518 00
Premiums collected during the year		52,730 27
Losses and claims paid during the year	8	13,200 00

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Springfield, Mass.; incorporated May 15, 1851; commenced business August 1, 1851; commenced business in Illinois January 2, 1855.]

EPHRAIM W. BOND, PRESIDENT. **AVERY J. SMITH, SECRETARY.**

ROBERT H. WALKER, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1877		**$6,096,722 56**
INCOME.		
Cash received for premiums without deductions	$624,487 30	
Premium notes, loans, or liens, taken in part payment for premiums	171,058 71	
Premiums paid by dividends	84,444 96	
Premiums paid by surrendered policies	84,511 20	
Total	$964,497 17	
Deduct amount paid for re-insurance	6,403 17	
Total premium income	$958,094 00	
Cash received for interest on mortgage and collateral loans	223,364 89	
Cash received for interest on bonds, and dividends on stocks	89,036 95	
Cash received for interest on premium notes, loans or liens	50,912 13	
Cash received as discount on claims paid in advance	1,554 97	
Cash received for rents for use of company's property	3,778 86	
Balance of other items of interest account	2,871 54	
Total income		1,279,612 84
Total		$7,316,335 40
DISBURSEMENTS.		
Cash paid for losses and additions	$335,803 31	
Premium notes, loans, or liens used in payment of the same	12,314 98	
Cash paid for matured endowments and additions	87,131 72	
Premium notes, loans, or liens used in payment of same	14,563 28	
Amount paid for losses and matured endowments	449,813 29	
Cash paid for surrendered policies	36,509 45	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	116,630 87	
Cash surrender values applied in payment of premiums	85,643 14	
Cash dividends paid to policy-holders	111,747 13	
Premium notes, loans, or liens used in payment of dividends to policy-holders	109,142 80	
Total paid policy-holders	$909,486 68	
Cash paid for commissions to agents	55,237 43	
Cash paid for salaries and traveling expenses of managers and agents	59,066 89	
Cash paid for medical examiners' fees	5,054 00	
Cash paid officers and employees, except agents and examiners	38,883 25	
Cash paid for taxes and revenue stamps	14,866 66	
Cash paid for rents	9,381 13	
Cash paid for furniture and fixtures and safes for home and agency offices	50 00	
Cash paid for advertising and printing	6,828 62	
Cash paid for the following items, viz: Postage, stationery, law, etc.	21,630 11	
Profit and loss, difference between cost and present value of real estate, $160,580 50; and railroad bonds, $26,339 49; and other items, $11,616 15	198,536 14	
Total disbursements		1,819,020 91
Balance—invested in the following assets		**$5,997,314 49**

ASSETS.	Ledger balances.	Admitted assets.
Value of real estate	$511,258 00	$511,258 00
Loans, secured by deed of trust or mortgage upon real estate	3,598,880 80	3,509,090 85
Loans, secured by pledge of bonds, stocks or other collaterals	216,323 51	216,323 51
Loans made in cash on company's policies as collateral	37,690 00	37,690 00
Premium notes, loans, or liens on policies in force	810,959 59	810,959 59
Cost and value of bonds and stocks	673,960 20	659,495 25
Cash in company's office	10,847 25	10,847 25
Cash deposited in banks and trust companies	98,006 06	98,006 06
Cash in transit, since received	34,308 55	34,308 55
Bills receivable	5,081 03	
Total net or ledger assets	5,997,314 49	
Interest due and accrued on bonds and mortgages and trust deeds	173,400 77	173,400 77
Interest due and accrued on bonds and stocks	6,435 33	6,435 33
Interest due and accrued on collateral loans	4,872 22	4,872 22
Interest due and accrued on premium notes, loans or liens	27,818 88	27,818 88
Rents due and accrued	1,468 33	1,468 33
Net amount of uncollected and deferred premiums	186,956 09	186,956 09
Furniture, fixtures and safes	5,357 96	
Cash in hands of agents	17,398 04	
Total assets	$6,371,022 11	$6,229,930 18

ITEMS NOT ADMITTED.	
Furniture, fixtures and safes	$5,357 96
Agents' balances	17,398 04
Bills receivable	5,081 03
Total	$27,837 03

LIABILITIES.		
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$77,236 00	
Claims for death losses or other policy claims, resisted by the company	57,369 00	
Net value of outstanding policies—actuaries—4 per cent	5,654,481 00	
Amount of unpaid dividends due policy-holders	20,417 29	
Amount of any other liability of the company, viz: Premiums, paid in advance	2,246 79	
Total liabilities		5,811,750 08
Surplus as regards policy holders		$418,180 10

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	14,458	$33,808,463 00
New policies issued, restored and increased, during the year	1,289	3,114,004 00
Total number and amount	15,747	$36,917,467 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death and maturity	204	$420,915 00		
By expiry	644	1,808,900 00		
By surrender	370	1,043,852 00		
By lapse	304	972,738 00		
By change and decrease	1	201,365 00		
Not taken	241	602,550 00		
Re-insured		244,995 00		
Total	1,764	$5,290,315 00	1,764	5,290,315 00
Total policies in force at end of year 1877			13,983	$31,627,152 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	66	$171,217 00
Policies in force at the end of the year	724	2,090,677 00
Premiums collected during the year		75,006 45
Losses and claims paid during the year	11	43,000 00

METROPOLITAN LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated June, 1866; commenced business June, 1867; commenced business in Illinois July 15, 1868.]

JOSEPH F. KNAPP, PRESIDENT. JOHN R. HEGEMAN, SECRETARY.

A. J. NEWBY, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$200,000 00	
Amount of net ledger assets, December 31, 1876		$1,776,537 88

INCOME.

Cash received for premiums without deductions	$615,579 12	
Premium notes, loans, or liens, taken in part payment for premiums	122,114 16	
Total	$737,693 28	
Deduct amount paid for re-insurance	563 67	
Total premium income	$737,129 61	
Cash received for interest on mortgage loans	39,068 85	
Cash received for interest on bonds, and dividends on stocks	22,350 95	
Cash received for interest on premium notes, loans or liens	16,755 06	
Cash received for interest on other debts due the company	2,120 40	
Cash received for rents for use of company's property	26,718 96	
Total income		844,143 83
Total		$2,620,681 71

DISBURSEMENTS.

Cash paid for losses and additions	$203,115 56	
Premium notes, loans, or liens used in payment of the same	3,281 44	
Cash paid for matured endowments and additions	6,870 19	
Premium notes, loans, or liens used in payment of same	2,285 81	
Amount paid for losses and matured endowments	$215,553 00	
Cash paid for surrendered policies	195,194 48	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	170,726 66	
Cash dividend, paid to policy-holders	16,117 00	
Total paid policy-holders	$597,591 14	
Cash paid for commissions to agents	70,834 27	
Cash paid for salaries and traveling expenses of managers and agents	7,563 57	
Cash paid for medical examiners' fees	5,282 10	
Cash paid officers and employes, except agents and examiners	33,017 06	
Cash paid for taxes and revenue stamps	12,338 23	
Cash paid for rents	11,471 78	
Cash paid for advertising and subscriptions	7,410 62	
Cash paid for the following items, viz: Stationery and printing, $6,224 79; directors and commissions, $1,000 00; legal expenses, $10,132 54; expense account and all other items, $15,307 64	32,664 97	
Total disbursements		778,173 74
Balance—invested in the following assets		$1,842,507 97

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$274,691 06	$293,000 00
Loans secured by deed of trust or mortgages upon real estate	707,200 00	707,200 00
Loans secured by pledge of bonds, stocks or other collaterals	66,463 82	66,463 82
Premium notes, loans, or liens on policies in force	311,509 51	311,509 51
Cost and value of bonds and stocks	415,000 00	451,680 00
Cash in company's office	3,227 57	3,223 57
Cash deposited in banks and trust companies	10,994 31	10,994 31
Agents' ledger balances, commuted commissions, and furniture and fixtures	53,421 70	
Total net or ledger assets	$1,842,507 97	
Interest due and accrued on bonds and mortgages and trust deeds.	14,825 51	14,825 51
Interest due and accrued on bonds and stocks	2,480 21	2,480 21
Interest due and accrued on premium notes, loans, or liens	761 66	761 66
Rents due and accrued	1,504 57	1,504 57
Net amount of uncollected and deferred premiums	223,935 31	223,935 31
Total assets	$2,086,015 23	$2,087,582 47

ITEMS NOT ADMITTED.

Agents' balances, commutted commissions, and furniture and fixtures	$58,421 70

LIABILITIES.

Total policy claims	$73,843 00	
Net value of outstanding policies—actuaries—4 per cent.	1,719,541 00	
Net value of outstanding policies—American 4½ per cent., $1,630,548 00		
Amount of unpaid dividends due policy-holders	471 00	
Amount of any other liability of the company, viz: Deferred and unpaid premiums, and premium loans, in excess of reserve, $57,472 00; premiums paid in advance, $22,138 26; all other items of liability, $11,350 00	90,960 26	
Total liabilities		1,884,815 26
Surplus as regards policy-holders		$202,767 21

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	17,508	$24,223,764 00
New policies issued, restored and increased during the year	2,405	2,391,442 00
Total number and amount	19,913	$26,615,206 00

Deduct policies which have ceased to be in force during the year:

	No.	Amount.		
By death and maturity	175	$215,553 00		
By surrender	1,523	1,589,565 00		
By lapse	5,711	7,434,027 00		
By change and decrease	183	334,500 00		
Not taken	371	504,747 00		
Total	7,963	$10,078,392 00	7,963	10,078,392 00
Total policies in force at end of year 1877			11,950	$16,536,814 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	26	$28,767 00
Policies in force at the end of the year	143	154,855 06
Premiums collected during the year		5,161 30
Losses and claims paid during the year		3,000 00

MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated April, 1842; commenced business February 1, 1843; commenced business in Illinois July 14, 1857.]

F. S. WINSTON, PRESIDENT. **ISAAC F. LLOYD, SECRETARY.**

FREDERICK H. WINSTON, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		**$79,526,900 87**
INCOME.		
Cash received for premiums without deductions	**$14,013,143 84**	
Cash received for annuities	**17,010 07**	
Total premium income	**$14,030,153 41**	
Cash received for interest on mortgage loans	**3,990,315 77**	
Cash received for interest on bonds, and dividends on stocks	**768,251 85**	
Cash received for interest on other debts due the company	**45,383 45**	
Cash received for rents for use of company's property	**59,851 88**	
Cash received for profits on bonds, stocks, or gold, actually sold	**18,504 37**	
Total income		**18,912,460 78**
Total		**$98,439,361 60**
DISBURSEMENTS.		
Cash paid for losses and additions	**$3,634,910 27**	
Cash paid for matured endowments and additions	**1,077,389 90**	
Amount paid for losses and matured endowments	**$4,712,300 17**	
Cash paid to annuitants	**31,979 59**	
Cash paid for surrendered policies and additions	**5,636,659 15**	
Cash dividend, paid to policy-holders	**3,568,161 57**	
Total paid policy holders	**$13,949,100 48**	
Cash paid for commissions to agents	**879,873 93**	
Cash paid for medical examiners' fees	**38,821 38**	
Cash paid officers and employes, except agents and examiners	**389,679 96**	
Cash paid for taxes and revenue stamps	**338,968 25**	
Cash paid for rents	**6,000 00**	
Cash paid for commuting commissions	**223,238 23**	
Cash paid for advertising	**73,069 79**	
Cash paid for the following items, viz: Exchange and postage, $58,069 71; law, $47,301 41; printing and stationery, $67,521 64; contingent guarantee account, $494,918 71; miscellaneous, $121,-909 94	**784,841 41**	
Total disbursements		**16,083,683 33**
Balance—invested in the following assets		**$82,855,678 27**

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$5,725,085 65	$5,725,085 65
Loans, secured by deed of trust or mortgages upon real estate	58,152,733 88	58,152,733 88
Cost and value of bonds and stocks	16,676,200 81	16,909,611 17
Cash in company's office and in banks and trust companies	1,701,622 87	1,701,622 87
Cash in transit December 31, 1877, (since received)	67,969 92	67,969 92
Agents' ledger balances	32,115 14	
Total net or ledger assets	$82,355,678 27	
Interest due and accrued on bonds and mortgages and trust deeds	1,438,647 92	1,438,647 92
Net amount of uncollected and deferred premiums	754,186 24	754,186 24
Total assets	$84,548,512 48	$84,749,807 65

ITEMS NOT ADMITTED.

Agents' balances	$32,115 14

LIABILITIES.

Claims for death losses due and unpaid	$47,938 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	438,949 00	
Claims for death losses and other policy claims, resisted by the company	146,136 00	
Net value of outstanding policies—actuaries—4 per cent	78,635,116 00	
Amount of any other liability of the company, viz: Premiums paid in advance	217,561 00	
Total liabilities		79,486,600 00
Surplus as regards policy holders		$5,264,207 65

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	92,125	$276,171,915 00
New policies issued, restored and increased, during the year	8,494	45,598,042 00
Total number and amount	100,619	$321,769,957 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	988	$3,075,700 00		
By expiry	328	919,714 00		
By surrender	7,157	21,157,922 00		
By decrease		218,435 00		
Not taken	643	1,909,875 00		
Total	9,066	$27,281,646 00	9,066	27,281,646 00
Total policies in force at end of year 1877			91,553	$294,488,311 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	496	$1,266,895 00
Policies in force at the end of the year	5,978	17,182,785 00
Premiums collected during the year		561,690 12
Losses and claims paid during the year	55	159,315 00

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Newark, N. J.; incorporated January 31, 1845; commenced business April, 1845; commenced business in Illinois October 13, 1855.]

LEWIS C. GROVER, PRESIDENT. EDWARD A. STRONG, SECRETARY.

STEPHEN T. KING, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$31,317,821 48
INCOME.		
Cash received for premiums without deductions	$4,328,751 49	
Premium notes, loans, or liens, taken in part payment for premiums	177,716 50	
Cash received for annuities	1,847 80	
Total premium income	$4,508,315 79	
Cash received for interest on mortgage loans	779,523 55	
Cash received for interest on bonds owned	875,691 74	
Cash received for interest on premium notes, loans or liens	347,242 09	
Cash received as discount on claims paid in advance	3,183 73	
Cash received for rents for use of company's property	3,031 25	
Cash received for profits on bonds, stocks, or gold, actually sold	4,178 94	
Total income		6,521,167 09
Total		$37,838,988 57
DISBURSEMENTS.		
Cash paid for losses and additions	$1,809,042 59	
Premium notes, loans, or liens used in payment of the same	111,965 37	
Cash paid for matured endowments and additions	90,734 53	
Premium notes, loans, or liens used in payment of same	13,300 47	
Amount paid for losses and matured endowments	$2,025,042 96	
Cash paid to annuitants	3,718 50	
Cash paid for surrendered policies	802,379 47	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	302,367 28	
Cash dividend paid to policy-holders	1,458,480 02	
Premium notes, loans, or liens used in payment of dividends to policy-holders	86,984 72	
Total paid policy-holders	$4,673,972 95	
Cash paid for commission to agents; Cash paid for salaries and traveling expenses of managers and agents	301,611 70	
Cash paid for medical examiners' fees	25,239 17	
Cash paid officers and employes, except agents and examiners	83,751 89	
Cash paid for taxes and revenue stamps	62,686 66	
Cash paid for furniture and fixtures, and safes for home offices	3,240 79	
Cash paid for advertising, printing, legal expenses, postage, exchange, etc	105,703 62	
Cash paid for the following items, viz: Deficiency and expenses on foreclosure sales	16,448 09	
Premium on U. S. bonds, purchased during the year	314,203 76	
Total disbursements		5,586,858 61
Balance—invested in the following assets		$32,252,129 96

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$294,372 23	$294,372 23
Loans, secured by deed of trust or mortgages on real estate	12,410,094 09	12,410,094 09
Premium notes, loans, or liens on policies in force	5,310,178 64	5,310,178 64
Cost and value of bonds and stocks	13,551,141 73	14,754,270 48
Cash in company's office and in transit	83,058 16	83,058 16
Cash deposited in banks and trust companies	559,918 32	559,918 32
Agents' ledger balances	43,366 79	
Total net or ledger assets	$32,252,129 96	
Interest due and accrued on bonds and mortgages and trust deeds.	444,794 29	444,794 29
Interest accrued on bonds and stocks	139,426 30	139,426 30
Interest accrued on premium notes, loans, or liens	132,750 00	132,750 00
Net amount of uncollected and deferred premiums	170,182 35	170,182 35
Total assets	$33,139,282 90	$34,299,044 86

ITEMS NOT ADMITTED.

Agents' balances	$43,366 79

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$443,151 00	
Claims for death losses or other policy claims, resisted by the company	50,000 00	
Net value of outstanding policies—actuaries—4 per cent	30,033,687 00	
Amount of unpaid dividends due policy-holders	206,207 16	
Amount of any other liability of the company, viz: Premiums paid in advance	16,195 95	
Total liabilities		30,749,241 11
Surplus as regards policy-holders		$3,549,803 75

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	43,307	$131,846,985 00
New policies issued, restored and increased during the year	3,270	7,016,891 00
Total number and amount	46,577	$138,863,876 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	524	$1,723 266 00		
By expiry	35	104,535 00		
By surrender	619	1,895,077 00		
By lapse	1,270	3,258,737 00		
By change and decrease	1,091	5,059,841 00		
Not taken	242	629,375 00		
Total	3,781	$12,670,831 00	3,781	12,670,831 00
Total policies in force at end of year 1877			42,796	$126,193,045 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	195	$410,145 00
Policies in force at the end of the year	3,131	7,304,994 00
Premiums collected during the year		122,816 06
Losses and claims paid during the year		37,209 00

NATIONAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Montpelier, Vt.; incorporated November 13, 1848; commenced business February 1, 1850; commenced business in Illinois October 5, 1860.]

CHARLES DEWEY, PRESIDENT. GEORGE W. REED, SECRETARY.

JOHN N. HILLS, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$66,000 00	
Amount of net ledger assets December 31, 1876		$1,983,289 15

INCOME.

Cash received for premiums without deductions	$239,029 74	
Premium notes, loans, or liens, taken in part payment for premiums	2,846 64	
Total premium income	$241,876 38	
Cash received for interest on mortgage loans	46,988 14	
Cash received for interest on bonds, and dividends on stocks	48,448 74	
Cash received for interest on premium notes, loans or liens	1,780 80	
Cash received for interest on other debts due the company	4,649 58	
Cash received as discount on claims paid in advance	348 72	
Cash received for rents for use of company's property	1,378 85	
Total income		345,470 71
Total		$2,328,759 86

DISBURSEMENTS.

Cash paid for losses and additions	$113,082 45	
Premium notes, loans, or liens used in payment of the same	389 09	
Cash paid for matured endowments and additions	12,446 00	
Amount paid for losses and matured endowments	$125,917 54	
Cash paid to annuitants	1,813 59	
Cash paid for surrender policies	61,258 29	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	2,932 74	
Cash dividend, paid to policy-holders	50,755 15	
Premium notes, loans, or liens used in payment of dividends to policy-holders	1,666 33	
Total paid policy-holders	$243,843 64	
Cash paid stockholders for interest or dividends	4,620 00	
Cash paid for commissions to agents	14,509 38	
Cash paid for salaries and traveling expenses of managers and agents	6,921 09	
Cash paid for medical examiners' fees	1,069 60	
Cash paid officers and employes, except agents and examiners	9,833 05	
Cash paid for taxes and revenue stamps	3,345 40	
Cash paid for rents	1,588 35	
Cash paid for advertising	650 00	
Cash paid for the following items, viz: Printing and stationery, $1,120 88; postage and express, $1,131 01; office expenses, $1,081 37	3,333 26	
Total disbursements		289,713 77
Balance—invested in the following assets		$2,039,046 09

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$183,713 17	$164,250 00
Loans secured by deed of trust or mortgages upon real estate	702,556 22	702,556 22
Loans secured by pledge of bonds, stocks or other collaterals	39,403 62	39,403 62
Loans made in cash on company's policies as collateral	8,585 67	8,585 67
Premium notes, loans, or liens on policies in force	26,107 71	26,107 71
Cost and value of bonds and stocks	954,600 00	984,721 25
Cash in company's office	4,493 74	4,493 74
Cash deposited in banks and trust companies	66,532 83	66,532 83
Bills receivable	37,341 71	
Agents' ledger balances	35,175 09	1,701 57
Total net or ledger assets	$2,058,509 26	
Interest due and accrued on bonds and mortgages and trust deeds	45,101 50	45,101 50
Interest due and accrued on bonds and stocks	7,068 20	7,068 20
Interest due and accrued on collateral loans	603 13	603 13
Interest due and accrued on premium notes, loans, or liens	999 41	999 91
Rents due and accrued	244 17	244 17
Net amount of uncollected and deferred premiums	20,142 98	20,142 98
Total assets	$2,132,668 65	$2,072,581 50

ITEMS NOT ADMITTED.

Agents' balances	$33,473 52	
Bills receivable	87,341 71	
Total	$70,815 23	

LIABILITIES.

Claims for death losses due and unpaid	$1,000 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	2,000 00	
Net value of outstanding policies—actuaries—4 per cent	1,341,464 97	
Amount of unpaid dividends due policy-holders	63,028 09	
Amount of any other liability of the company, viz: Overpayments and payments in advance	50,000 00	
Total liabilities		1,457,493 06
Surplus as regards policy-holders		$615,038 44

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	4,484	$9,440,381 00
New policies issued, restored and increased, during the year	285	804,279 00
Total number and amount	4,769	$10,244,660 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death and matured	67	$125,918 00		
By surrender	310	687,855 00		
By lapse	141	409,935 00		
By change and decrease		338,820 00		
Not taken	35	119,900 00		
Total	553	$1,682,428 00	553	1,682,428 00
Total policies in force at end of year 1877			4,216	$8,562,232 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	6	$12,000 00
Policies in force at the end of the year	145	336,850 00
Premiums collected during the year		8,278 92
Losses and claims paid during the year	3	4,000 00

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Boston, Mass.; incorporated April 1, 1835; commenced business December 1, 1843; commenced business in Illinois November 18, 1861.]

BENJAMIN F. STEVENS, PRESIDENT. JOSEPH M. GIBBENS, SECRETARY.

O. CRONKHITE, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$13,762,423 56
INCOME.		
Cash received for premiums without deductions	$1,437,354 45	
Premium notes, loans, or liens, taken in part payment for premiums	564,685 64	
Total premium income	$2,002,040 09	
Cash received for interest on mortgage loans	153,970 24	
Cash received for interest on bonds, and dividends on stocks	487,616 17	
Cash received for interest on premium notes, loans or liens	141,089 51	
Cash received for interest on other debts due the company	28,568 72	
Cash received for rents for use of company's property	48,997 27	
Total income		2,862,232 02
Total		$16,624,705 57
DISBURSEMENTS.		
Cash paid for losses and additions	$789,675 37	
Premium notes, loans, or liens used in payment of the same	44,985 63	
Cash paid for matured endowments and additions	191,548 92	
Premium notes, loans, or liens used in payment of same	47,656 08	
Amount paid for losses and matured endowments	$1,073,866 00	
Cash paid for surrendered policies	430,799 41	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	106,339 08	
Cash dividends paid to policy-holders	377,293 80	
Premium notes, loans, or liens used in payment of distributions to policy-holders	140,169 64	
Total paid to policy-holders	$2,128,473 93	
Cash paid for commissions to agents	91,588 10	
Cash paid for medical examiners' fees	9,101 23	
Cash paid officers and employes, except agents and examiners	64,280 33	
Cash paid for taxes and revenue stamps	19,726 27	
Cash paid for interest and premiums on investments	74,338 88	
Cash paid for advertising	12,661 10	
Cash paid for the following items, viz: Printing, stationery and all other incidental expenses	111,272 30	
Total disbursements		2,511,434 14
Balance—invested in the following assets		$14,113,271 43

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$1,398,251 26	$1,398,251 26
Loans secured by deed of trust or mortgages upon real estate	2,384,483 34	2,384,483 34
Loans secured by pledge of bonds, stocks or other collaterals	377,601 62	377,601 62
Loans made in cash on company's policies as collateral	9,288 50	9,288 50
Premium notes, loans, or liens on policies in force	1,628,485 89	1,628,485 89
Quarterly and semi-annual premium notes (being part of the premium note account)	227,474 27	227,474 27
Cost and value of bonds and stocks	7,802,814 88	8,227,512 78
Cash on special deposit	6,500 00	6,500 00
Cash deposited in banks and trust companies	274,372 17	274,372 17
Bills receivable	4,000 00	
Total net or ledger assets	$14,113,271 43	
Interest due and accrued on bonds and mortgages and trust deeds	51,782 64	51,782 64
Interest due and accrued on bonds and stocks	106,886 39	106,886 39
Interest due and accrued on collateral loans	9,810 14	9,810 14
Interest due and accrued on premium notes, loans, or liens	52,250 00	52,250 00
Rents due and accrued	11,638 21	11,638 21
Net amount of uncollected and deferred premiums	123,091 07	123,091 07
Total assets	$14,468,729 88	$14,589,427 78

ITEMS NOT ADMITTED.

Bills receivable	$4,000 00

LIABILITIES.

Claims for death losses unpaid	$97,167 00	
Claims for matured endowments due and unpaid	29,848 00	
Net value of outstanding policies—actuaries—4 per cent	12,553,850 00	
Amount of unpaid distributions to policy-holders	157,399 74	
Amount received from agents in advance of their accounts	1,825 73	
Total liabilities		12,840,090 47
Surplus as regards policy-holders		$2,049,337 31

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	20,212	$58,940,326 00
New policies issued, restored and increased, during the year	2,371	6,725,350 00
Total number and amount	22,583	$65,665,676 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	258	$776,042		
By expiry	134	256,205		
By surrender	587	1,802,184		
By lapse	1,223	3,368,036		
By change and decrease		44,000		
Not taken	338	981,132		
Total	2,540	$7,227,599	2,540	7,227,599 00
Total policies in force at end of year 1877			20,543	$58,438,077 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	201	$580,000 00
Policies in force at the end of the year	1,204	2,880,000 00
Premiums collected during the year		103,387 75
Losses and claims paid during the year	80	72,000 00

NEW YORK LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

Located at New York, N. Y.; incorporated 1847; commenced business 1845; commenced business in Illinois February 24, 1857.]

MORRIS FRANKLIN, PRESIDENT. **WILLIAM H. BEERS, VICE PRESIDENT.**

O. P. CURRAN, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876.		$31,872,616 97
INCOME.		
Cash received for premiums without deductions	$5,567,346 82	
Cash received for annuities	226,602 40	
Total	$5,793,949 22	
Deduct amount paid for re-insurance	71,685 18	
Total premium income	$5,722,264 09	
Cash received for interest on mortgage loans	1,015,509 65	
Cash received for interest on bonds, and dividends on stocks	682,084 81	
Cash received for interest on premium notes, loans or liens	57,767 52	
Cash received for interest on other debts due the company	45,807 44	
Cash received for rents for use of company's property	51,501 08	
Total income		7,574,884 59
Total		$39,447,001 56
DISBURSEMENTS.		
Cash paid for losses and additions	$1,667,304 86	
Premium notes, loans, or liens used in payment of the same	17,323 51	
Cash paid for matured endowments and additions	184,760 54	
Premium notes, loans, or liens used in payment of same	399 58	
Total	$1,869,788 51	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	46,500 00	
Amount paid for losses and matured endowments	$1,823,288 51	
Cash paid to annuitants	122,633 73	
Cash paid for surrendered policies	928,100 76	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	52,810 85	
Cash dividend paid to policy-holders	1,420,546 87	
Premium notes, loans, or liens used in payment of dividends to policy-holders	20,388 88	
Total paid policy-holders	$4,367,769 60	
Cash paid for commissions to agents	358,861 34	
Cash paid for salaries and traveling expenses of managers and agents	50,000 00	
Cash paid for medical examiners' fees	38,512 97	
Cash paid officers and employees, except agents and examiners	180,347 06	
Cash paid for taxes and revenue stamps	59,697 58	
Cash paid for advertising	81,835 56	
Cash paid for the following items, viz: Office, law and agency expenses	263,297 43	
Reduction of premiums on United States and other stocks	223,142 72	
Total disbursements		5,623,464 25
Balance—invested in the following assets		$33,823,537 21

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$3,600,268 07	$3,350,268 07
Loans, secured by deed of trust or mortgages upon real estate	15,379,202 28	15,279,202 28
Premium notes, loans, or liens on policies in force	695,234 74	695,234 74
Cost and value of bonds and stocks	12,875,584 69	13,379,930 33
Cash in company's office, and in course of transmission, and cash deposited in banks and trust companies	1,216,301 61	1,216,301 61
Agents' ledger balances	56,945 97	
Total net or ledger assets	$33,323,537 31	
Interest due and accrued on bonds and mortgages and trust deeds	222,447 53	222,447 53
Interest due and accrued on bonds and stocks	60,936 17	60,936 17
Interest due and accrued on premium notes, loans, or liens	22,540 84	22,540 84
Rents due and accrued	9,970 81	9,970 81
Net amount of uncollected and deferred premiums	450,778 10	450,778 10
Total assets	$34,590,210 76	$34,787,610 43

ITEMS NOT ADMITTED.

Agents' balances	$56,945 97

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$417,867 32	
Claims for death losses or other policy claims resisted by the company	43,100 00	
Net value of outstanding policies—actuaries—4 per cent	30,344,110 00	
Amount of any other liability of the company, viz: Premiums paid in advance	17,420 91	
Total liabilities		30,822,498 23
Surplus as regards policy-holders		$3,965,112 20

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	45,421	$127,748,473 00
New policies issued, restored and increased during the year	6,597	20,156,639 00
Total number and amount	52,018	$147,905,112

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	566	$1,690,136 00		
By expiry, including matured endowments	69	187,162 00		
By surrender	1,949	6,893,242 00		
By lapse	3,089	8,068,799 00		
By change and decrease		503,815 00		
Not taken	740	2,665,071 00		
Re-insured	294	2,254,495 00		
Total	6,707	$22,257,720 00	6,707	22,257,720 00
Total policies in force at end of year 1877			45,311	$125,647,392 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	347	$976,920 00
Policies in force at the end of the year	2,719	5,437,614 00
Premiums collected during the year		160,460 20
Losses and claims paid during the year	23	50,292

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Milwaukee, Wis.; incorporated March, 1857; commenced business November 25, 1858; commenced business in Illinois May 23, 1864.]

H. L. PALMER, PRESIDENT. WILLARD MERRILL, SECRETARY.

J. E. DEAN AND OSCAR PAYNE, *Attorneys in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$17,177,137 54
INCOME.		
Cash received for premiums without deductions	$1,491,995 39	
Premium notes, loans, or liens, taken in part payment for premiums	523,472 24	
Premiums paid by dividends, including re-converted additions	203,741 21	
Premiums paid by surrendered policies	73,132 51	
Total premium income	$2,292,341 35	
Cash received for interest on mortgage loans	1,070,679 93	
Cash received for interest on bonds, and dividends on stocks	27,102 54	
Cash received for interest on premium notes, loans or liens	276,520 41	
Cash received for interest on other debts due the company, including interest on deposits and on deferred premiums	36,970 18	
Cash received as discount on claims paid in advance	20 80	
Cash received for rents for use of company's property	7,451 90	
Total income		3,711,087 11
Total		$20,888,224 65
DISBURSEMENTS.		
Cash paid for losses and additions	$710,289 02	
Premium notes, loans, or liens used in payment of the same	53,645 84	
Cash paid for matured endowments and additions	320,458 98	
Premium notes, loans, or liens used in payment of same	98,242 03	
Amount paid for losses and matured endowments	$1,182,580 82	
Cash paid for surrendered policies	401,710 92	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	358,497 15	
Cash surrender values, including re-converted additions applied in payment of premiums	74,151 84	
Cash dividend, paid to policy-holders	312,906 46	
Premium notes, loans, or liens used in payment of dividends to policy-holders	566,820 38	
Total paid policy-holders	$2,891,667 57	
Cash paid for commissions to agents	145,571 22	
Cash paid for salaries and traveling expenses of managers and agents	46,584 36	
Cash paid for medical examiners' fees	10,141 48	
Cash paid officers and employes, except agents and examiners	109,763 33	
Cash paid for taxes and revenue stamps	25,168 13	
Cash paid for rents	9,514 64	
Cash paid for commuting commissions	13,520 00	
Cash paid for furniture and fixtures, and safes for home and agency offices	1,417 89	
Cash paid for advertising	13,259 16	
Cash paid for the following items, viz: Supplies and express, $13,906 35; law, loan and claim expenses, and official examinations and appraisals, $43,201 99; pay and expenses of trustees, and executive committee, $8,293 82; postage and exchange, $15,707 88; balance profit and loss, $14,979 85; other expenses, $8,773 70	104,863 59	
Total disbursements		3,371,471 32
Balance—invested in the following assets		$17,516,753 33

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$868,189 58	$794,099 58
Loans secured by deed of trust or mortgages upon real estate	12,308,252 88	12,193,014 88
Premium notes, loans, or liens on policies in force	3,262,958 39	3,262,958 39
Cost and value of bonds and stocks	732,716 15	736,262 50
Cash in company's office	106,482 62	106,482 62
Cash deposited in banks and trust companies	158,195 99	158,195 99
Bills receivable	14,761 54	
Agents' ledger balances, $54,981 21; other ledger balances, $2,715 02	57,696 23	2,715 02
Office furniture	7,500 00	
Total net or ledger assets	$17,516,758 33	
Interest due and accrued on bonds and mortgages and trust deeds	479,727 90	479,727 90
Interest due and accrued on bonds and stocks	16,824 67	16,824 67
Interest due and accrued on premium notes, loans, or liens	118,904 11	118,904 11
Rents due and accrued	395 84	395 84
Net amount of uncollected and deferred premiums	226,432 70	226,432 70
Total assets	$18,359,038 55	$18,096,014 15

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$7,500 00
Agents' balances	54,981 21
Bills receivable	14,761 54
Total	$77,242 75

LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due	$150,208 09	
Claims for death losses or other policy claims, resisted by the company	48,500 00	
Net value of outstanding policies—actuaries—4 per cent	15,147,605 00	
Amount of unpaid dividends due policy-holders	5,000 00	
Amount of any other liability of the company, viz: Premiums paid in advance, $14,885 29; accrued commissions, $2,500 00; reserve on lapsed policies entitled to paid up insurance, $15,322 00	32,707 29	
Total liabilities		15,384,020 88
Surplus as regards policy-holders		$2,711,993 77

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	36,456	$67,493,191 00
New policies issued, restored and increased during the year	4,078	9,266,264 00
Total number and amount	40,534	$76,759,455 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.	No.	Amount.
By death	373	$719,441 00		
By expiry	323	568,387 00		
By surrender	1,456	2,592,574 00		
By lapse	3,196	6,785,877 00		
By change and decrease		610,867 00		
Not taken	420	1,065,462 00		
Total	5,768	$12,342,608 00	5,768	12,342,608 00
Total policies in force at end of year 1877			34,766	$64,416,847 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	323	$933,316 00
Policies in force at the end of the year	3,240	6,650,574 00
Premiums collected during the year		218,874 87
Losses and claims paid during the year	76	111,922 54

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Sacramento, Cal.; incorporated January 2, 1868; commenced business April, 1868; commenced business in Illinois April 21, 1877.]

JOHN H. CARROLL, PRESIDENT. JEROME C. CARROLL, SECRETARY.

E. W. CHAMBERLAIN, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$100,000 00	
Amount of net ledger assets, December 31, 1876		$1,175,029 45

INCOME.

Cash received for premiums without deductions	$285,870 05	
Premium notes, loans, or liens, taken in part payment for premiums	14,877 86	
Premiums paid by dividends, including re-converted additions	8,251 87	
Premiums paid by surrendered policies	24,681 00	
Total	$333,629 78	
Deduct amount paid for re-insurance	149 61	
Total premium income	$333,480 17	
Cash received for interest on mortgage loans	87,023 28	
Cash received for interest on bonds, and dividends on stocks	203 22	
Cash received for interest on premium notes, loans or liens	8,975 59	
Cash recieved for interest on other debts due the company	494 37	
Appreciation of currency assets	9,781 96	
Policy fees, etc	318 83	
Cash received for profits on bonds, stocks, or gold, actually sold	63 58	
Total income		440,291 00
Total		$1,615,320 45

DISBURSEMENTS.

Cash paid for losses and additions	$117,010 42	
Premium notes, loans, or liens used in payment of the same	1,782 86	
Cash paid for matured endowments and additions	2,000 00	
Amount paid for losses and matured endowments	$120,793 28	
Cash paid for surrendered policies	78,990 16	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	27,503 42	
Cash surrender values, including re-converted additions applied in payment of premiums	24,681 00	
Cash dividend paid to policy-holders	8,251 87	
Premium notes, loans, or liens used in payment of dividends to policy-holders	4,293 64	
Total paid policy-holders	$264,462 87	
Cash paid for commissions to agents	28,809 46	
Cash paid for salaries and traveling expenses of managers and agents	26,630 41	
Cash paid for medical examiners' fees	5,120 89	
Cash paid officers and employes, except agents and examiners	22,800 02	
Cash paid for taxes and revenue stamps	2,147 89	
Cash paid for rents	3,241 00	
Cash paid for advertising	4,374 79	
Cash paid for the following items, viz: Printing, legal fees, postage, exchange, etc	17,529 05	
Total disbursements		375,116 38
Balance—invested in the following assets		$1,240,204 07

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$64,700 00	$64,700 00
Loans secured by deed of trust or mortgages upon real estate	709,721 68	709,721 68
Loans secured by pledge of bonds, stocks or other collaterals	19,102 88	19,102 88
Loans made in cash on company's policies as collateral	20,911 30	20,911 30
Premium notes, loans, or liens on policies in force	94,436 29	94,436 29
Cost and value of bonds and stocks	6,185 69	6,185 69
Cash in company's office	5,464 48	5,464 48
Cash deposited in banks and trust companies	54,225 49	54,225 49
Bills receivable	6,938 66	
Agents' ledger balances	16,398 32	
Furniture and fixtures	9,154 61	
Personal accounts	7,964 67	
Guarantee notes	225,000 00	
Total net or ledger assets	$1,240,204 07	
Interest due and accrued on bonds and mortgages and trust deeds	28,699 46	28,699 46
Interest due and accrued on bonds and stocks	101 85	101 85
Interest due and accrued on collateral loans	3,645 72	3,645 72
Interest due and accrued on premium notes, loans, or liens	5,406 44	5,406 44
Net amount of uncollected and deferred premiums	62,036 27	62,036 27
Stationery and office supplies	3,000 00	
Total assets	$1,338,093 81	$1,069,687 55

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$9,154 61
Agents' balances	16,398 32
Loans on personal security	7,964 67
Bills receivable, including guarantee notes	231,938 66
Supplies, printed matter and stationery	3,000 00
Total	$268,456 26

LIABILITIES.

Claims for death losses and matured endowments, unadjusted or adjusted and not due	$12,000 00	
Net value of outstanding policies—actuaries—4 per cent	1,008,971 30	
Amount of any other liability of the company, viz: Sundry items	1,000 00	
Total liabilities		1,021,971 30
Surplus as regards policy-holders		$47,666 25

EXHIBIT OF POLICIES.

	No.	Amount.		
Policies in force at commencement of year 1877	8,645	$8,334 288 00		
New policies issued, restored and increased, during the year	1,241	4,913,346 00		
Total number and amount	4,886	$13,247,629 00		
Deduct policies which have ceased to be in force during the year—				
	No.	Amount.		
By death	50	$100,179 00		
By expiry	2	2,000 00		
By surrender	488	1,090,242 09		
By lapse	1,117	3,186,568 00		
By change and decrease		2,179 00		
Not taken	217	607,314 00		
Re-insured		28,570 00		
Total	1,824	$5,017,052 00	1,824	5,017,052 00
Total policies in force at end of year 1877			3,062	$8,230,577 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	52	$88,450 00
Policies in force at the end of the year	93	146,217 00
Premiums collected during the year		4,303 76
Losses and claims paid during the year,		None.

NOTE—Currency reduced to gold.

PENN MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Philadelphia, Penn.; incorporated February 24, 1847; commenced business May 25, 1847; commenced business in Illinois September 30, 1865.]

SAMUEL C. HUEY, PRESIDENT. HENRY AUSTIE, SECRETARY.

J. C. SMITH & F. E. SHANDREW, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$5,582,867 59
INCOME.		
Cash received for premiums without deductions	$1,028,867 84	
Premium notes, loans, or liens, taken in part payment for premiums	146,524 69	
Total	$1,175,392 03	
Deduct amount paid for re-insurance	16,237 72	
Total premium income	$1,159,154 31	
Cash received for interest on mortgage loans	169,625 04	
Cash received for interest on bonds, and dividends on stocks	140,992 33	
Cash received for interest on premium notes, loans or liens	42,635 18	
Cash received for interest on other debts due the company—collateral loans	12,338 80	
Cash received as interest on deposit	3,315 65	
Cash received for rents for use of company's property	9,708 75	
Cash received from other companies for assuming or re-insuring their risks. $4,254 74; notes, 144 26	4,399 00	
Total income		1,542,169 06
Total		$7,125,036 65
DISBURSEMENTS.		
Cash paid for losses and additions	$338,927 39	
Premium notes, loans, or liens used in payment of same	15,280 50	
Cash paid for matured endowments and additions	23,944 98	
Premium notes, loans, or liens used in payment of same	1,255 02	
Amount paid for losses and matured endowments	$379,407 89	
Cash paid for surrendered policies and return premiums	133,853 55	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	69,424 30	
Cash dividend to policy-holders applied to payment of premiums	156,374 40	
Premium notes, loans, or liens used in payment of dividends to policy holders	74,578 80	
Total paid policy-holders	$813,638 94	
Cash paid for commissions to agents	77,723 62	
Cash paid for salaries and traveling expenses of managers and agents	24,782 86	
Cash paid for medical examiners' fees	10,533 44	
Cash paid officers and employes, except agents and examiners	35,256 67	
Cash paid for taxes and revenue stamps	16,693 86	
Cash paid for rents	7,297 09	
Cash paid for commuting commissions	3,829 02	
Cash agency expenses, including old balance charged off	27,342 37	
Cash paid for furniture and fixtures and safes for home and agency offices, in previous years, charged off	4,494 82	
Cash paid for advertising	15,976 78	
Cash paid for the following items, viz: Legal, $6,019 56; printing and stationery, $7,464 21; all other office expenses, $10,284 02; fire insurance, $196 22	23,964 01	
Total disbursements		1,061,533 43
Balance—invested in the following assets		$6,063,503 22

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$367,036 61	$352,004 00
Loans secured by deed of trust or mortgages upon real estate	2,484,121 17	2,484,121 17
Loans secured by pledge of bonds, stocks or other collaterals	239,687 71	239,687 71
Loans made in cash on company's policies as collateral	55,971 11	55,971 11
Premium notes, loans, or liens on policies in force	710,558 78	710,558 78
Cost and value of bonds and stocks	2,000,448 93	2,069,342 75
Cash in company's office	477 96	477 96
Cash deposited in banks and trust companies	172,896 67	172,896 67
Bills receivable	1,013 22	
Agents' ledger balances	21,291 06	
Furniture and equipment at home office and agencies	10,000 00	
Total net or ledger assets	$6,063,503 22	
Interest due and accrued on bonds and mortgages and trust deeds.	68,085 49	68,085 49
Interest due and accrued on bonds and stocks	11,804 97	11,804 97
Interest due and accrued on collateral loans	3,815 07	3,815 07
Rents due and accrued	4,431 85	44,431 85
Net amount of uncollected and deferred premiums	105,221 65	105,221 65
Total assets	$6,256,862 25	$6,248,419 18

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$10,000 00
Agents' balances	21,291 06
Bills receivable	1,013 22
Total	$32,304 28

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$99,852 81	
Claims for death losses or other policy claims, resisted by the company	18,500 00	
Net value of outstanding policies—actuaries—4 per cent	5,260,428 00	
Premium obligations in excess of the net value of their policies	49 59	
Amount of unpaid dividends due policy-holders	13,710 19	
Amount of any other liability of the company, viz: Accumulations on life rate endowment policies, $14,107 50; premiums paid in advance, $6,898 96	21,006 46	
Total liabilities		5,406,542 05
Surplus as regards policy-holders		$839,877 13

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	10,643	$31,053,301 00
New policies issued, restored and increased during the year	2,202	5,371,841 00
Total number and amount	12,845	$36,425,142 00

Deduct policies which have ceased to be in force during the year:

	No.	Amount.		
By death	136	$370,354 00		
By expiry	10	43,700 00		
By surrender	334	1,003,301 00		
By lapse	1,152	3,095,573 00		
By change and decrease	25	320,292 00		
Not taken	283	884,850 00		
Re-insured	106	675,858 00		
Total	2,047	$6,343,928 00	2,046	6,343,928 00
Total policies in force at end of year 1877			10,799	$30,081,214 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	16	$37,000 0
Policies in force at the end of the year	88	253,000 0
Premiums collected during the year		9,565 4
Losses and claims paid during the year	2	4,000 0

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated May, 1851; commenced business May, 1851; commenced business in Illinois April 2, 1862.]

AARON C. GOODMAN, PRESIDENT. JOHN M. HOLCOMB, SECRETARY.

ALLEN G. FOWLER, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$100,000 00	
Amount of net ledger assets December 31, 1876		$10,521,298 33

INCOME.

Cash received for premiums without deductions	$1,415,392 16	
Premium notes, loans or liens, taken in part payment for premiums	166,178 82	
Total	$1,581,570 48	
Deduct amount paid for re-insurance	2,466 66	
Total premium income	$1,579,103 82	
Cash received for interest on mortgage loans	395,062 97	
Cash received for interest on bonds, and dividends on stocks	27,876 50	
Cash received for interest on premium notes, loans or liens	175,118 20	
Cash received for interest on other debts due the company	7,826 20	
Cash received for rents for use of company's property	2,043 93	
Cash received for profits on bonds, stocks, or gold, actually sold	2,635 30	
Total income		2,189,606 92
Total		$12,710,905 25

DISBURSEMENTS.

Cash paid for losses and additions	$657,936 09	
Premium notes, loans, or liens used in payment of the same	57,609 76	
Cash paid for matured endowments and additions	31,568 61	
Premium notes, loans, or liens used in payment of same	6,744 39	
Amount paid for losses and matured endowments	$753,848 85	
Cash paid for surrendered policies	82,885 22	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	378,156 27	
Cash surrender values, including re-converted additions applied in payment of premiums	54,101 69	
Cash dividend paid to policy-holders	282,374 74	
Premium notes, loans, or liens used in payment of dividends to policy-holders	53,606 42	
Total paid policy-holders	$1,604,973 19	
Cash paid stockholders for interest or dividends	6,000 00	
Cash paid for commissions to agents	97,898 06	
Cash paid for salaries and traveling expenses of managers and agents	60,474 04	
Cash paid for medical examiners' fees	6,490 91	
Cash paid officers and employes, except agents and examiners	45,771 94	
Cash paid for taxes and revenue stamps	64,678 11	
Cash paid for rents	10,556 64	
Cash paid for advertising	4,442 37	
Cash paid for the following items, viz: Books, blanks, and stationery, $6,273 57; exchange, $2,844 93; stamps, $8,493; legal and loss expenses, $13,257 32; expense, $12,185 97; profit and loss, including costs of foreclosures, $77,370 24	120,425 03	
Total disbursements		2,021,710 29
Balance—invested in the following assets		$10,689,194 96

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$367,758 00	$367,758 00
Loans secured by deed of trust or mortgages on real estate	6,699,382 50	6,699,382 50
Loans secured by pledge of bonds, stocks or other collaterals	36,050 00	36,050 00
Premium notes, loans, or liens on policies in force	2,646,819 13	2,646,819 13
Cost and value of bonds and stocks	626,425 00	624,004 50
Cash in company's office	1,254 38	1,254 38
Cash deposited in banks and trust companies	240,242 04	240,242 04
Bills receivable	48,129 43	
Agents' ledger balances	23,184 48	
Total net or ledger assets	$10,689,194 96	
Interest due and accrued on bonds and mortgages and trust deeds	258,541 09	258,541 09
Interest due and accrued on bonds and stocks	5,401 94	5,401 94
Net amount of uncollected and deferred premiums	68,873 42	68,873 42
Furniture, fixtures and safes	9,805 64	
Total assets	$11,031,817 05	$10,948.277 00

ITEMS NOT ADMITTED.	
Furniture, fixtures and safes	$9,805 64
Agents' balances	23,184 48
Bills receivable	48,129 43
Total	$81,119 55

LIABILITIES.		
Claims for death losses due and unpaid	$34,000 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	234,574 00	
Claims for death losses or other policy claims, resisted by the company	60,500 00	
Net value of outstanding policies—actuaries—4 per cent	10,290,738 00	
Amount due for salaries, rent and office expenses	2,501 59	
Amount of any other liability of the company, viz: Premiums paid in advance, $42,614 04; special reserve, $50,000	92,614 04	
Total liabilities		10,714,927 63
Surplus as regards policy-holders		$233,349 37

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	27,775	$52,343,982 00
New policies issued, restored and increased, during the year	3,449	4,099,610 00
Total number and amount	31,224	$56,443,592

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	354	$767,820 00		
By expiry	29	38,508 00		
By surrender	445	975,284 00		
By lapse	2,749	5,642,777 00		
By change and decrease	1,687	4,321,060 00		
Not taken	531	799,282 00		
Re-insured		119,842 00		
Total	5,745	$12,664,468 00	5,745	12,664,468 00
Total policies in force at end of year 1877			25,479	$43,779,124 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	256	$446,542 00
Policies in force at the end of the year	594	1,555,296 00
Premiums collected during the year		46,900 99
Losses and claims paid during the year	10	81,930 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated February 25, 1875; commenced business August 1, 1875; commenced business in Illinois August 23, 1876.]

SHEPPARD HOMANS, PRESIDENT. JOSEPH P. PENNINGTON, SECRETARY.

EPHRIAM A. OTIS, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$125,000 00	
Amount of net ledger assets December 31, 1876.		$125,451 83

INCOME.

Cash received for premiums without deductions	$48,026 59	
Premium notes, loans, or liens, taken in part payment for premiums	1,317 45	
Total	$49,344 04	
Deduct amount paid for re-insurance	3,285 68	
Total premium income	$46,058 36	
Cash received for interest on bonds, and dividends on stocks	6,000 00	
Cash received for interest on premium notes, loans or liens	33 35	
Cash received for rents for use of company's property	1,166 41	
Deposits	572 01	
Total income		53,830 13
Total		$179,281 96

DISBURSEMENTS.

Cash paid for losses and additions	$12,053 47	
Cash paid for surrendered policies	3,665 33	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	312 98	
Cash dividend paid to policy-holders	533 48	
Total paid policy-holders	$16,568 26	
Cash paid for commissions to agents	8,603 61	
Cash paid for salaries and traveling expenses of managers and agents	1,579 93	
Cash paid for medical examiners' fees	1,383 76	
Cash paid officers and employes, except agents and examiners	10,651 93	
Cash paid for taxes and revenue stamps	674 51	
Cash paid for rents	5,308 94	
Cash paid for commuting commissions	1,443 80	
Cash paid for furniture and fixtures, and safes for home and agency offices	10 00	
Cash paid for advertising	3,044 45	
Cash paid for the following items, viz: Stationery and printing, $1,302 79; postage and exchange, $730 55; legal, $281 57; attendance, $117 04	2,431 95	
Total disbursements		51,701 14
Balance—invested in the following assets		$127,580 82

ASSETS.

	Ledger balances.	Admitted assets.
Loans made in cash on company's policies as collateral	$129 29	$129 29
Premium notes, loans, or liens on policies in force	922 17	922 17
Cost and value of bonds and stocks	119,581 25	105,468 75
Cash in company's office	32 20	32 20
Cash deposited in banks and trust companies	1,600 37	1,600 37
Bills receivable	396 96	
Agents' ledger balances	4,718 58	
Loans on personal security	250 00	
Total net or ledger assets	$127,580 82	
Net amount of uncollected and deferred premiums	14,173 57	14,173 57
Furniture, fixtures and safes	3,060 32	
Commuted commissions	1,443 80	
Society's own stock donated to treasury	2,350 00	
Total assets	$148,608 51	$122,326 35

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$3,060 32
Commuted commissions	1,443 80
Agents' balances	4,718 58
Loans on personal security	250 00
Bills receivable	396 96
Society's own stock donated to treasury	2,350 00
Total	$12,219 66

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$9,642 51	
Claims for surrender values of lapsed policies	475 68	
Net value of outstanding policies—actuaries—4 per cent	30,458 00	
Premium obligations in excess of the net value of their policies	459 45	
Amount due for deposits	38 66	
Amount due for re-insurance	78 08	
Amount due for salaries, rent and office expenses	4,086 47	
Total liabilities		45,178 85
Surplus as regards policy-holders		$77,147 50

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1876	911	$2,231,700 00
New policies issued, restored and increased during the year	503	1,031,334 00
Total number and amount	1,414	$3,263,034 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	2	$6,000 00		
By expiry	47	144,500 00		
By surrender	21	58,750 00		
By lapse	360	634,000 00		
By change and decrease	7	45,910 00		
Not taken	96	222,500 00		
Re-insured	66	281,950 00		
Total	599	$1,393,610 00	599	1,393,610 00
Total policies in force at end of year 1876			815	$1,869,424 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1876	11	$23,590 00
Policies in force at the end of the year	24	66,090 00
Premiums collected during the year		280 56

STATE MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Worcester, Mass.; incorporated March 16, 1844; commenced business June 1, 1845; commenced business in Illinois January 6, 1862.]

ISAAC DAVIS, PRESIDENT. CLARENDON HARRIS, SECRETARY

FRANKLIN HATHAWAY, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$1,998,487 15

INCOME.

Cash received for premiums without deductions	$139,522 39	
Premium notes, loans, or liens, taken in part payment for premiums	57,148 01	
Premiums paid by dividends	74,982 45	
Total premium income	$271,652 85	
Cash received for interest on mortgage loans and for interest on bonds, and dividends on stocks	110,544 01	
Cash received for interest on premium notes, loans or liens	1,800 00	
Total income		$383,996 86
Total		$2,382,484 01

DISBURSEMENTS.

Cash paid for losses and additions	$78,397 70	
Cash paid for matured endowments and additions	6,000 00	
Amount paid for losses and matured endowments	$84,397 70	
Cash paid for surrendered policies	18,295 19	
Cash surrender values, including re-converted additions applied in payment of premiums	75,962 49	
Total paid to policy-holders	$178,655 38	
Cash paid for commissions to agents	18,708 18	
Cash paid for salaries and traveling expenses of managers and agents	2,099 92	
Cash paid for medical examiners' fees	1,200 00	
Cash paid officers and employes, except agents and examiners, and all other incidental office expenses	17,310 62	
Cash paid for taxes and revenue stamps	587 92	
Cash paid for rents	2,000 00	
Total disbursements		220,362 02
Balance—invested in the following assets		$2,162,121 99

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$50,000 00	$40,000 00
Loans secured by deed of trust or mortgages upon real estate	156,130 00	156,130 00
Premium notes, loans, or liens on policies in force	20,914 52	20,914 52
Cost and value of bonds and stocks	1,692,857 94	1,767,082 92
Cash deposited in banks and trust companies	241,320 60	241,320 60
Agents' ledger balances	24 78	
Loans on personal security	856 20	
Total net or ledger assets	$2,162,121 99	
Interest due and accrued	12,000 00	12,000 00
Total assets	$2,174,121 99	$2,287,448 04

ITEMS NOT ADMITTED.	
Agents' balances	$42 73
Loans on personal security	856 20
Total	$898 93

LIABILITIES.		
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$25,500 00	
Net value of outstanding policies—actuaries—4 per cent	1,823,502 00	
Amount of unpaid dividends to policy-holders	2,081 65	
Total liabilities		1,851,083 65
Surplus as regards policy-holders		$386,364 39

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	4,826	$10,308,271 00
New policies issued, restored and increased, during the year	291	703,500 00
Total number and amount	5,117	$11,011,771 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	46	$96,547		
By expiry	12	16,000		
By surrender	92	198,300		
By lapse	114	239,000		
Total	264	$549,847	264	549,847 00
Total policies in force at end of year 1877			4,853	$10,461,924 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	41	$91,500 00
Policies in force at the end of the year	173	504,600 00
Premiums collected during the year		16,516 75
Losses and claims paid during the year		None.

UNION CENTRAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Cincinnati, Ohio; incorporated February 21, 1867; commenced business March 28, 1867; commenced business in Illinois July 26, 1867.]

JOHN COCHNOWER, PRESIDENT. N. W. HARRIS, SECRETARY.

GWYNN GARRETT, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash		$100,000 00
Amount of net ledger assets, December 31, 1876		$1,282,735 70
Deduct amount charged to profit and loss account		6,383 45
Extended at		$1,276,352 25

INCOME.

Cash received for premiums without deductions	$201,752 49	
Premium notes, loans, or liens, taken in part payment for premiums	96,370 54	
Premiums paid by dividends, including re-converted additions	19,690 29	
Premiums paid by surrendered policies	190,670 12	
Total premium income	$508,483 44	
Cash received for interest on mortgage loans	58,779 15	
Cash received for interest on bonds, and dividends on stocks	1,410 00	
Cash received for interest on premium notes, loans or liens	14,105 82	
Cash received for interest on other debts due the company	850 42	
Cash received as discount on claims paid in advance	7,130 05	
Cash received for rents for use of company's property	5,741 42	
Cash received for profits on bonds, stocks, or gold, actually sold	66 90	
Total income		596,067 20
Total		$1,872,419 45

DISBURSEMENTS.

Cash paid for losses and additions	$101,845 50	
Premium notes, loans, or liens used in payment of the same	2,697 72	
Total	$104,543 22	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	5,000 00	
Amount paid for losses and matured endowments	$99,543 22	
Cash paid for surrendered policies	44,664 82	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	41,401 79	
Cash surrender values, including re-converted additions applied in payment of premiums	191,458 25	
Cash dividend, paid to policy-holders	23,082 10	
Premium notes, loans, or liens used in payment of dividends to policy-holders	9,352 61	
Total paid policy-holders	$409,502 79	
Cash paid stockholders for interest or dividends	10,000 00	
Cash paid for commissions to agents	32,105 67	
Cash paid for salaries and traveling expenses of managers and agents	19,015 90	
Cash paid for medical examiners' fees	6,347 50	
Cash paid officers and employes, except agents and examiners	31,249 12	
Cash paid for taxes and revenue stamps	7,107 98	
Cash paid for rents	3,630 17	
Cash paid for furniture and fixtures, and safes for home and agency offices	1,386 56	
Cash paid for advertising	12,156 22	
Cash paid for the following items, viz: Legal expenses and attorneys' fees	6,767 81	
Total disbursements		539,269 12
Balance—invested in the following assets		$1,333,150 33

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$114,597 24	$115,140 00
Loans secured by deed of trust or mortgages upon real estate	877,893 05	876,264 89
Loans secured by pledge of bonds, stocks or other collaterals	5,633 71	5,633 71
Loans made in cash on company's policies as collateral	3,000 00	3,000 00
Premium notes, loans, or liens on policies in force	188,231 41	188,231 41
Cost and value of bonds and stocks	19,495 00	19,345 00
Cash in company's office, and in transit (since received)	12,970 59	12,970 59
Cash deposited in banks and trust companies	12,034 87	12,034 87
Bills receivable	9,683 06	
Agents' ledger balances	16,244 06	
Commuted commissions	61,367 84	
Furniture, fixtures and safes	7,000 00	
Supplies, printed matter and stationery	5,000 00	
Total net or ledger assets	$1,833,150 33	
Interest due and accrued on bonds and mortgages and trust deeds.	64,079 23	64,079 23
Interest due and accrued on collateral loans	109 95	109 95
Interest due and accrued on premium notes, loans, or liens	1,540 82	1,540 82
Net amount of uncollected and deferred premiums	50,313 91	50,313 91
Total assets	$1,449,194 24	$1,348,663 88

ITEMS NOT ADMITTED.

Furniture, fixtures, safes and agency supplies	$12,000 00
Commutted commissions	61,367 84
Agents' balances	16,244 06
Bills receivable	9,683 06
Total	$99,294 96

LIABILITIES.

Claims for death losses and matured endowments, unadjusted, or adjusted and not due	$17,065 00	
Claims for death losses or other policy claims, resisted by the company	18,800 00	
Net value of outstanding policies—actuaries—4 per cent	1,175,193 00	
Total liabilities		1,206,058 00
Surplus as regards policy-holders		$142,605 88

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	5,809	$10,866,185 00
New policies issued, restored and increased during the year	1,227	2,009,167 00
Total number and amount	7,036	$12,875,352 00

Deduct policies which have ceased to be in force during the year:

	No.	Amount.		
By death	49	$100,960 00		
By expiry	2	7,000 00		
By surrender	469	936,240 00		
By lapse	1,084	1,796,901 00		
By change and decrease	170	345,881 00		
By transfer		4,288 00		
Not taken	208	380,738 00		
Total	1,932	$3,572,028 00	1,932	3.572,028 00
Total policies in force at end of year 1877			5,104	$9,303,324 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	51	$82,993 00
Policies in force at the end of the year	877	540,967 00
Premiums collected during the year		11,867 97
Losses and claims paid during the year	4	5,928 14

UNION MUTUAL LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Augusta, Maine; incorporated July 17, 1848; commenced business October 1, 1849; commenced business in Illinois May 9, 1859.]

JOHN E. DEWITT. PRESIDENT. JAMES P. CARPENTER. SECRETARY.

RICHARD WATERMAN, *Attorney in Illinois*, at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of net ledger assets December 31, 1876		$7,860,848 95

INCOME.

Total premium income	$1,430,449 68	
Cash received for interest on mortgage loans	266,286 27	
Cash received for interest on bonds, and dividends on stocks	37,998 55	
Cash received for interest on premium notes, loans or liens	123,135 28	
Cash received for interest on other debts due the company	37,581 45	
Cash received for rents for use of company's property	13,716 04	
Received for death claim paid in 1871, party found to be living, $5,000; profit and loss on mortgages and real estate, $13,171 04	18,171 04	
Total income		1,927,288 31
Total		$9,788,087 26

DISBURSEMENTS.

Cash paid for losses and additions	$511,240 13	
Premium notes, loans, or liens used in payment of the same	37,367 23	
Cash paid for matured and discounted endowments and additions	207,286 89	
Premium notes, loans or liens used in payment of same	61,968 11	
Amount paid for losses and matured and discounted endowments	$817,862 36	
Cash paid to annuitants	6,999 97	
Cash paid for surrender policies	586,597 53	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	229,126 97	
Cash dividend, paid to policy-holders	90,674 05	
Premium notes, loans, or liens used in payment of dividends to policy-holders	91,332 00	
Total paid policy-holders	$1,822,592 88	
Cash paid for commissions to agents; Cash paid for salaries and traveling expenses of managers and agents	188,524 72	
Cash paid for medical examiners' fees	13,849 28	
Cash paid officers and employes, except agents and examiners	71,880 11	
Cash paid for taxes and revenue stamps	19,374 23	
Cash paid for advertising	21,295 29	
Cash paid for the following items, viz: Printing and stationery, $27,819 86; exchange, postage and telegrams, $12,573 68; traveling expenses, $2,541 34; legal expenses, $19,084 38; miscellaneous, $33,223 71	95,242 97	
Total disbursements		2,232,759 48
Balance—invested in the following assets		$7,555,327 78

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$1,227,981 77	$1,274,910 65
Loans secured by deed of trust or mortgages upon real estate	3,738,580 73	3,622,072 80
Loans secured by pledge of bonds, stocks or other collaterals	32,857 44	32,857 44
Loans made in cash on company's policies as collateral	1,808 69	1,808 69
Premium notes, loans, or liens on policies in force	1,518,194 59	1,518,194 59
Cost and value of bonds and stocks	707,172 50	696,247 50
Cash in company's office	195 51	195 51
Cash deposited in banks and trust companies	276,991 71	276.991 71
Bills receivable	9,324 07	
Agents' ledger balances	27,521 74	
Cash in transit—since received	3,578 85	3,578 35
Accrued interest on bonds purchased, charged off in adjustment	2,771 52	
Judgment vs. estate of E. Lamson, since paid	8,349 16	8,349 16
Total net or ledger assets	$7,555,327 78	
Interest due and accrued on bonds and mortgages and trust deeds	185,859 70	185,859 70
Interest due and accrued on bonds and stocks	9,452 51	9,452 51
Interest due and accrued on collateral loans	98 05	98 05
Interest due and accrued on premium notes, loans, or liens	62,789 30	62,789 30
Net amount of uncollected and deferred premiums	161,419 90	161,419 90
Total assets	$7,974,947 24	$7,854,825 86

ITEMS NOT ADMITTED.	
Agents' balances	$27,521 74
Bills receivable	9,324 07
Accrued interest on bonds purchased, charged off in adjustment	2,771 52
Total	$39,617 33

LIABILITIES.		
Claims for matured endowments due and unpaid	$8,550 00	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	216,645 75	
Net value of outstanding policies—actuaries—4 per cent	7,541,188 00	
Amount of unpaid dividends due policy-holders	26,615 06	
Premiums paid in advance	15,084 77	
Surrender values due and unpaid	2,823 85	
Amount of any other liability of the company, viz: Unpresented accounts	10,236 21	
Total liabilities		7,820,643 14
Surplus as regards policy-holders		$34,182 72

EXHIBIT OF POLICIES.

	No.	Amount.		
Policies in force at commencement of year 1877	20,444	$40,979,204 00		
New policies issued, restored and increased, during the year	3,006	4,789,417 00		
Total number and amount	23,450	$45,768,621 00		
Deduct policies which have ceased to be in force during the year—				
	No.	Amount.		
By death	254	$583,500 00		
By expiry	244	288,905 00		
By surrender	1,518	3,248,450 00		
By lapse	2,792	5,614,350 00		
By change and decrease		723,668 00		
Not taken	511	933,930 00		
Re-insured	10	40,000 00		
Total	5,329	$11,426,803 00	5,329	11,426,803 00
Total policies in force at end of year 1877			18,121	$34,341,818 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	92	$155,406 00
Policies in force at the end of the year	882	1,591,164 00
Premiums collected during the year		41,743 09
Losses and claims paid during the year	7	15,625 00

UNITED STATES LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated February 25, 1850; commenced business March 4, 1850; commenced business in Illinois October 22, 1855.]

JAMES BUELL, PRESIDENT. **C. P. TRALEIGH, SECRETARY.**

L. C. BURT, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$250,000 00	
Amount of net ledger assets December 31, 1876		$4,601,828 73

INCOME.

Cash received for premiums without deductions	$898,651 64	
Deduct amount paid for re-insurance	13,309 94	
Total premium income	$885,341 70	
Cash received for interest	287,985 21	
Total income		1,173,326 91
Total		$5,775.155 64

DISBURSEMENTS.

Cash paid for losses and additions	$300,724 12	
Cash paid for matured endowments and additions	23,290 19	
Amount paid for losses and matured endowments	$324,014 81	
Cash paid for surrendered policies	304,205 99	
Cash paid for surrendered additions to policies	90,260 52	
Cash dividend, paid to policy-holders	97,441 97	
Total paid policy-holders	$815,922 79	
Cash paid stockholders for interest or dividends	26,815 75	
Cash paid for commissions to agents and brokers	159,297 78	
Cash paid for salaries traveling expenses of managers and agents	1,175 18	
Cash paid for medical examiners' fees	19,528 28	
Cash paid officers and employes, except agents and examiners	56,133 66	
Cash paid for taxes and revenue stamps	9,341 94	
Cash paid for rents	9,968 87	
Cash paid for advertising	88,938 91	
Cash paid for the following items, viz: Printing, exchange, law expenses, express, directors fees and miscellaneous expenses, $64,913 53; loss realized on real estate bought in on foreclosure, $4,373 00	69,286 53	
Total disbursements		1,206,409 69
Balance—invested in the following assets		$4,568,745 95

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$79,587 84	$75,134 40
Loans, secured by deed of trust or mortgages upon real estate	2,320,871 44	2,320,871 44
Loans, secured by pledge of bonds, stocks or other collaterals	339,100 00	339,100 00
Loans, or liens on policies in force	136,354 84	136,354 84
Cost and value of bonds and stocks	1,533,095 47	1,605,115 81
Cash in company's office	301 40	301 40
Cash deposited in banks and trust companies	130,292 85	130,292 85
Bills receivable	9,588 51	
Agents' ledger balances	19,553 60	
Total net or ledger assets	$4,568,745 95	
Interest due and accrued	55,805 19	55,805 19
Net amount of uncollected and deferred premiums	153,914 60	153,914 60
Total assets	$4,778,465 74	$4,816,890 53

ITEMS NOT ADMITTED.

Agents' balances	$19,553 60
Bills receivable	9,588 51
Total	$29,142 11

LIABILITIES.

Total policy claims	$103,960 00	
Net value of outstanding policies—actuaries—4 per cent	4,276,985 00	
Amount of any other liability of the company, viz: Premiums paid in advance, $4,270 26; reserve on lapsed policies liable for surrender, $19,830; accrued rents and unpresented accounts, $4,722 19	28,823 17	
Total liabilities		4,409,768 17
Surplus as regards policy holders		$407,122 36

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	10,303	$20,835,662 00
New policies issued, restored and increased, during the year	4,197	8,676,955 00
Total number and amount	14,500	$29,512,617 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	187	$287,582 00		
By expiry	39	120,280 00		
By surrender	402	1,075,285 00		
By lapse	2,178	5,156,490 00		
By change and decrease	27	207,840 00		
Not taken	637	1,475,000 00		
Re-insured	66	383,700 00		
Total	3,486	$8,706,127 00	3,486	8,706,127 00
Total policies in force at end of year 1877			11,014	$20,806,490 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	186	$364,420 00
Policies in force at the end of the year	399	582,280 00
Premiums collected during the year		14,397 75
Losses and claims paid during the year	2	2,000 00

VERMONT LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Burlington, Vt.; incorporated October 28, 1868; commenced business January 1, 1869; commenced business in Illinois July 18, 1876.]

JAMES R. HOSMER, PRESIDENT. WARREN GIBBS, SECRETARY

LEWIS L. COBURN, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$100,000 00	
Amount of net ledger assets December 31, 1876		$173,078 77

INCOME.

Cash received for premiums without deductions	$25,817 74	
Premiums paid by dividends, including re-converted additions	2,604 20	
Premiums paid by surrendered policies	1,143 71	
Total	$29,565 65	
Deduct amount paid for re-insurance	819 90	
Total premium income	$28,745 75	
Cash received for interest on mortgage loans	5,475 0 1	
Cash received for interest on bonds and dividends on stocks	1,816 83	
Cash received for interest on premium notes, loans or liens	2,133 01	
Total income		38,170 60
Total		$211,249 37

DISBURSEMENTS.

Cash paid for losses and additions	$1,084 34	
Cash paid for surrendered policies	743 28	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	2,374 05	
Cash surrender values, included re-converted additions applied in payment of premiums	1,143 71	
Cash dividend paid to policy-holders	2,604 20	
Total paid policy-holders	$7,899 58	
Cash paid stockholders for interest or dividends	6,000 00	
Cash paid for commission to agents	4,052 42	
Cash paid for traveling expenses of managers and agents	1,401 54	
Cash paid for medical examiners' fees	430 00	
Cash paid officers and employes, except agents and examiners	4,203 55	
Cash paid for taxes and revenue stamps	314 57	
Cash paid for rents	1,188 81	
Cash paid for furniture and fixtures, and safes for home and agency offices	280 38	
Cash paid for advertising	438 82	
Cash paid for the following items, viz: Agency and office expenses, stationery, printing, postage, etc.	830 68	
Total disbursements		26,990 35
Balance—invested in the following assets		$184,259 02

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$12,141 84	$12,750 00
Loans secured by deed of trust or mortgages upon real estate	101,565 00	101,565 00
Loans secured by pledge of bonds, stocks or other collaterals	19,000 00	19,000 00
Loans made in cash on company's policies as collateral	536 00	536 00
Premium notes, loans, or liens on policies in force	6,385 85	6,385 85
Cost and value of bonds and stocks	29,085 00	27,931 00
Cash in company's office	2,415 81	2,415 81
Cash deposited in banks and trust companies	12,358 25	12,358 25
Bills receivable	771 77	
Total net or ledger assets	$184,259 02	
Interest due and accrued on bonds and mortgages and trust deeds.	1,783 43	1,783 43
Interest due and accrued on bonds and stocks	105 00	105 00
Interest due and accrued on premium notes, loans, or liens	463 87	463 87
Net amount of uncollected and deferred premiums	7,907 24	7,907 24
Furniture, fixtures and safes	1,250 00	
Total assets	$195,768 06	$193,200 45

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$1,250 00
Bills receivable	771 77
Total	$2,021 77

LIABILITIES.

Net value of outstanding policies—actuaries—4 per cent	$91,050 00	
Total liabilities		91,050 00
Surplus as regards policy-holders		$102,150 45

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	515	$940,000 00
New policies issued, restored and increased during the year	211	487,884 00
Total number and amount	726	$1,427,884 00

Deduct policies which have ceased to be in force during the year:

	No.	Amount.		
By expiry	5	$8,584 00		
By surrender	20	30,700 00		
By lapse	56	134,700 00		
By change and decrease		2,500 00		
Not taken	69	185,400 00		
Re-insured	12	52,500 00		
Total	162	$414,384 00	162	414,384 00
Total policies in force at end of year 1877			564	$1,013,500 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	4	$9,000 00
Policies in force at the end of the year	4	10,500 00
Premiums collected during the year		245 99

WASHINGTON LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at New York, N. Y.; incorporated January, 1860; commenced business February 2 1860; commenced business in Illinois February 20, 1861.]

CYRUS CURTISS, PRESIDENT. WILLIAM HAXTUN, SECRETARY.

H. D. PENFIELD, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$125,000 00	
Amount of net ledger assets December 31, 1876		$4,871,504 20

INCOME.

Cash received for premiums without deductions	$977,627 55	
Premiums paid by dividends, including re-converted additions	6,211 61	
Total premium income	$983,839 16	
Cash received for interest on mortgage loans	145,648 04	
Cash received for interest on bonds, and dividends on stocks	141,158 49	
Cash received for interest on premium notes, loans or liens	2,533 52	
Cash received for interest on other debts due the company	8,936 09	
Cash received as discount on claims paid in advance	1,909 16	
Cash received for profits on bonds, stocks, or gold, actually sold	1,253 81	
Total income		1,280,278 27
Total		$6,151,782 47

DISBURSEMENTS.

Cash paid for losses and additions	$325,441 63	
Cash paid for matured endowments and additions	68,484 06	
Amount paid for losses and matured endowments	$393,925 71	
Cash paid to annuitants	1,465 48	
Cash paid for surrendered policies	283,107 66	
Cash surrender values, including re-converted additions applied in payment of premiums	14,070 17	
Cash dividend, paid to policy-holders	170,246 00	
Total paid policy-holders	$862,815 02	
Cash paid stockholders for interest or dividends	9,548 22	
Cash paid for commissions to agents	52,952 90	
Cash paid for salaries and traveling expenses of managers and agents	7,600 03	
Cash paid for medical examiners' fees	5,990 50	
Cash paid officers and employes, except agents and examiners	47,442 76	
Cash paid for taxes and revenue stamps	7,286 29	
Cash paid for rents	7,500 00	
Cash paid for commuting commissions	27,532 10	
Cash paid for advertising	15,313 16	
Cash paid for the following items, viz; Exchange and postage, $3,164 99; printing and stationery, $3,576 22; sundry office and agency expenses, $26,098 84; interest, $944 66; loss on sale of bonds, $1,490 62	35,275 33	
Total disbursements		1,079,206 31
Balance—invested in the following assets		$5,072,576 16

ASSETS.	Ledger balances.	Admitted assets.
Cost and value of real estate	$227,551 15	$227,551 15
Loans, secured by deed of trust or mortgages upon real estate	2,345,366 79	2,345,366 79
Loans made in cash on company's policies as collateral	15,408 24	15,408 24
Cost and value of bonds and stocks	2,195,716 30	2,321,125 00
Cash in company's office	4,548 94	4,548 94
Cash deposited in banks and trust companies	266,207 12	266,207 12
Agents' ledger balanees	17,717 62	
Total net or ledger assets	$5,072,576 16	
Interest due and accrued on bonds and mortgages and trust deeds	42,629 72	42,629 72
Interest due and accrued on bonds and stocks	11,382 50	11,382 50
Interest due and accrued on collateral loans	1,632 55	1,632 55
Net amount of uncollected and deferred premiums	117,448 52	117,448 52
Total assets	$5,245,619 45	$5,353,250 53

ITEMS NOT ADMITTED.

Agents' balances	$17,777 62

LIABILITIES.

Claims for death losses due and unpaid	$982 64	
Claims for death losses and matured endowments, unadjusted, or adjusted and not due	14,746 84	
Claims for death losses or other policy claims, resisted by the company	17,000 00	
Net value of outstanding policies—actuaries—4 per cent.	4,726,059 00	
Amount of unpaid dividends to stock holders	78 75	
Amount due for salaries, rent and office expenses	8,250 00	
Amount of any other liability of the company, viz: Premiums paid in advance	8,910 97	
Total liabilities		4,771,028 20
Surplus as regards policy holders		$582,222 33

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	10,899	$24,346,506 18
New policies issued, restored and increased, during the year	1,408	2,615,870 00
Total number and amount	12,307	$26,962,376 18

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	113	$292,575 00		
By expiry	40	64,465 00		
By surrender	838	2,055,660 00		
By lapse	815	1,716,800 00		
Not taken	272	487,895 00		
Total	2,078	$4,617,395 00	2,078	4,617,395 00
Total policies in force at end of year 1877			10,229	$22,344,981 18

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877	239	$357,110 00
Policies in force at the end of the year	1,691	2,642,143 00
Premiums collected during the year		92,294 81
Losses and claims paid during the year	19	85,606 88

RAILWAY PASSENGERS ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated May, 1865; commenced business February, 1866; commenced business in Illinois June 11, 1866.]

JAMES G. BATTERSON, PRESIDENT. CHARLES E. WILLARD, SECRETARY.

JOHN H. NOLAN, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$300,000 00	
Amount of net ledger assets December 31, 1876		$475,837 90

INCOME.

Cash received for premiums without deductions	$82,242 58	
Cash received for interest on mortgage loans	6,569 72	
Cash received for interest on bonds, and dividends on stocks	19,268 45	
Cash received as discount on claims paid in advance	85 50	
Cash received from other sources	136 66	
Total income		108,302 91
Total		$583,640 81

DISBURSEMENTS.

Cash paid for losses and additions	$42,451 41	
Total paid policy-holders	$42,451 41	
Cash paid stockholders for interest or dividends	27,000 00	
Cash paid for commissions to agents	25,494 00	
Cash paid for traveling expenses of managers and agents	2,840 81	
Cash paid for medi al examiners' fees and loss expenses	868 05	
Cash paid officers and employes, except agents and examiners	17,100 24	
Cash paid for taxes and revenue stamps	5,774 08	
Cash paid for rents	1,000 00	
Cash paid for advertising	2,880 03	
Cash paid for the following items, viz: Loss on sales of stocks, $13,252; miscellaneous, $5,798 53	19,050 53	
Total disbursements		144,459 15
Balance—invested in the following assets		$439,181 66

ASSETS.

	Ledger balances.	Admitted assets.
Loans secured by deed of trust or mortgages on real estate	$86,000 00	$86,000 00
Loans secured by pledge of bonds, stocks or other collaterals	1,300 00	1,300 00
Cost and value of bonds and stocks	330,096 85	332,295 50
Cash in company's office	401 61	401 61
Cash deposited in banks and trust companies	21,383 19	21,383 19
Total assets	$439,181 66	$441,380 30

LIABILITIES.

Claims for losses unadjusted, or adjusted and not due	$6,000 00	
Claims for losses resisted by the company	14,000 00	
Net re-insurance reserve	15,000 00	
Total liabilities		35,000 00
Surplus as regards policy-holders		$406,380 30

EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at commencement of year 1877	1,641	$4,923,000 00
New policies issued, restored and increased during the year	177,822	533,466,000 00
Total number and amount	179,463	$538,389,000 00
Deduct policies which have ceased to be in force during the year	178,121	534,366,000 00
Total policies in force at end of year 1877	1,341	$4,023,000 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Premiums collected during the year 1877		$7,728 80
Losses and claims paid during the year	1	4,500 00

TRAVELERS LIFE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1877.

[Located at Hartford, Conn.; incorporated June 17, 1863; commenced business, accident department. April, 1864; life department, July 1, 1866; commenced business in Illinois December 10, 1864.]

JAMES G. BATTERSON, PRESIDENT. RODNEY DENNIS, SECRETARY.

JOHN H. NOLAN, *Attorney in Illinois*, at Chicago.

CAPITAL.

Capital stock paid up in cash	$600,000 00	
Amount of net ledger assets December 31, 1876		$3,777,868 01

INCOME.

Cash received for premiums without deductions	$1,218,668 17	
Deduct amount paid for re-insurance	4,542 21	
Total premium income	$1,214,125 96	
Cash received for interest on mortgage loans	186,453 28	
Cash received for interest on bonds and dividends on stocks	82,561 21	
Cash received for interest on other debts due the company	2,607 87	
Cash received as discount on claims paid in advance	792 96	
Cash received for rents for use of company's property	3,135 88	
Cash received for profits on bonds, stocks, or gold, actually sold	3,889 26	
Total income		1,493,565 37
Total		$5,271,433 38

DISBURSEMENTS.

Cash paid for losses and additions	$448,082 63	
Cash paid for matured endowments and additions	13,500 00	
Amount paid for losses and matured endowments	$461,582 63	
Cash paid to annuitants	1,150 00	
Cash paid for surrendered policies	15,974 78	
Total paid policy-holders	$478,707 41	

Cash paid stockholders for interest or dividends	72,000 00	
Cash paid for commissions to agents	195,180 46	
Cash paid for salaries and traveling expenses of managers and agents	109,669 88	
Cash paid for medical examiners' fees	9,645 26	
Cash paid officers and employes, except agents and examiners	55,563 71	
Cash paid for taxes and revenue stamps	18,406 59	
Cash paid for rents	18,280 83	
Cash paid for furniture and fixtures, and safes for home and agency offices	2,543 94	
Cash paid for advertising	86,015 27	
Cash paid for the following items, viz: Books, blanks and stationery, $11,017 31; express, $3,660 96; loss expenses, $19,488 57; expense, $9,412 82; exchange, $1,806 86; postage, $11,062 78; profit and loss, $19,090 54	75,041 86	
Total disbursements		1,065,457 1
Balance—invested in the following assets		$4,265,976 [illegible]

ASSETS.

	Ledger balances.	Admitted assets.
Cost and value of real estate	$463,570 83	$378,015 [illegible]
Loans, secured by deed of trust or mortgages upon real estate	2,290,916 02	2,290,916 [illegible]
Loans, secured by pledge of bonds, stocks or other collaterals	25,000 00	25,000 [illegible]
Cost and value of bonds and stocks	1,335,514 91	1,326,585 [illegible]
Cash in company's office	1,985 30	1,985 [illegible]
Cash deposited in banks and trust companies	84,579 51	84,579 [illegible]
Bills receivable	2,397 75	
Agents' ledger balances	2,012 85	
Total net or ledger assets	$4,205,976 17	
Interest due and accrued on bonds and mortgages and trust deeds, $145,563 23; less $38,189 53 due more than six months	107,873 70	107,873 [illegible]
Interest due and accrued on collateral loans	437 50	437 [illegible]
Net amount of uncollected and deferred premiums	101,639 12	101,639 [illegible]
Total assets	$4,415,426 49	$4,316,531 [illegible]

ITEMS NOT ADMITTED.

Agents' balances	$2,012 85
Bills receivable	2,397 75
Total	$4,410 10

LIABILITIES.

Claims for death losses due and unpaid	$4,000 00	
Claims for death losses and matured endowments unadjusted, or adjusted and not due	84,925 00	
Claims for death losses or other policy claims, resisted by the company	16,500 00	
Net value of outstanding policies—actuaries—4 per cent	2,761,572 00	
Net reserve for accident policies, computed according to the companies own table of mortality	206,014 67	
Amount due for salaries, rent and office expenses	5,000 00	
Total liabilities		3,078,011 67
Surplus as regards policy-holders		$1,238,519 98

EXHIBIT OF POLICIES.

	No.	Amount.	No.	Amount.
Policies in force at commencement of year 1877—				
Life	10,833	$19,146,391 00		
Accident	34,309	96,992,200 00	45.142	$116,138,591 00
New policies issued, restored and increased during the year—				
Life	2,383	$3,327,771 00		
Accident	39,090	107,535,083 00	41,473	111,362,854 00
Total number and amount			86,615	$227,501,445 00

Deduct policies which have ceased to be in force during the year—

	No.	Amount.		
By death	75	$148,745 00		
By accident	75	177,325 00		
By expiry	16	42,000 00		
Accident by expiry	40,541	113,408,250 00		
By surrender	60	86,709 00		
By lapse	1,178	2,288,600 00		
By change and decrease	482	1,052,050 00		
Not taken	397	675,875 00		
Re-insured	49	140,375 00		
Total	42,873	$118,009,929 00	42,873	118,009,929 00
Total policies in force at end of year 1877			48,742	$109,491,516 00

BUSINESS IN ILLINOIS.

	No.	Amount.
Policies issued during the year 1877—		
Life	191	$467,469 00
Accident	3,059	7,117,600 00
Policies in force at the end of the year—		
Life	667	1,698,294 00
Accident	2,600	6,049,960 00
Premiums collected during the year—		
Life		46,165 98
Accident		47,653 98
Losses and claims paid during the year—		
Life	11	19,314 65
Accident	187	25,170 25

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REPORT

OF THE

CANAL COMMISSIONERS

TO

His Excellency, Shelby M. Cullom,

GOVERNOR OF ILLINOIS.

DECEMBER 1, 1877.

SPRINGFIELD, ILL.:
D. W. LUSK, STATE PRINTER AND BINDER.
1878.

REPORT OF THE COMMISSIONERS.

OFFICE OF THE CANAL COMMISSIONERS,
LOCKPORT, ILL., December 1, 1877.

To His Excellency Shelby M. Cullom, Governor :

In accordance with the provisions of section 13 of "An act to revise the law in relation to the Illinois and Michigan Canal, and for the improvement of the Illinois and Little Wabash Rivers," approved March 27, 1874, in force July 1, 1874, the Canal Commissioners beg leave to submit their annual report.

The Commissioners met pursuant to an invitation from your Excellency at Springfield, on May 29th, A. D., 1877, and organized, by the election of J. O. Glover, President; Martin Kingman, Treasurer, and B. F. Shaw, Secretary; at which time a resolution was adopted continuing William Thomas as General Superintendent.

By invitation of the retiring Board of Canal Commissioners, Joseph Utley, H. G. Anderson, and W. N. Brainard, together with Wm. Thomas, General Superintendent of the Canal, D. C. Jenne, Chief Engineer, and William Milne, Chief Clerk, we met them at Chicago, on May 31st following, and proceeded by steamer "Illinois," to examine the canal from Chicago to Lockport, where the books and papers, with the funds then on hand were received by us. At a meeting of the Board on said 31st of May, a resolution was passed continuing Daniel C. Jenne, as Chief Engineer, and William Milne as Chief Clerk. No changes were made in the other employes at this time.

Afterwards we proceeded with General Superintendent William Thomas and Chief Engineer D. C. Jenne, to examine the canal from Lockport to LaSalle. We also examined the lock and dam at Henry, and the works then in course of construction at Copperas Creek. At a formal meeting, at this time, we directed Chief Engineer D. C. Jenne to examine and report to us in detail the condition of the canal. A copy of said report is herewith submitted, and will be found embraced in the Engineer's report in the Appendix. It was found by said report, and also by our own personal examination of the canal, that large expenditures for repairs would be necessary, and that every means should be used to increase the revenue of the canal to defray said needed expenses.

After reviewing the management of the canal, under the rules of the late Board, it was found that some means should be adopted to increase the business. Therefore, at a meeting of the Board held in Chicago June 21st, the toll sheet was revised, greatly reducing the rates on lumber, salt, iron, etc. A copy of the toll sheet, as adopted, will be found in the Appendix marked, "R." The result of this reduction in tolls has been very satisfactory. The amount of lumber

shipped upon the canal the past season has been about five million feet more than was carried last year; a large portion of this being "through shipments," which were undoubtedly induced by the reduction in rates.

Owing to the short crop of 1876, in the districts along the canal and river, the carriage of grain was necessarily small, as compared with years of a more abundant production. We anticipate for the coming year a large increase of shipment of grain.

At a meeting of the Board on July 5th, of present year, a reduction was made of about ten per cent. in the wages of foremen, lock-tenders, inspector and watchmen, making a saving of about $1,400 per year.

On investigation of the collector's offices it was found that the one at LaSalle could be dispensed with, without detriment to the canal interests, and accordingly, at a meeting of the Board, held September 6, 1877, it was discontinued; thereby reducing the expense of operating the canal about $1,000 per annum.

Navigation on the canal has been maintained without interruption since we took charge in the latter part of May, except about 24 hours on the Dresden level, in the month of August, caused by a break under the north end of the mason work of the Kankakee auqueduct.

The canal was opened for navigation from LaSalle to Lockport April 11th, and through to Chicago, April 16th; and closed from LaSalle to Joliet, November 25th, and from Joliet to Chicago, December 1st.

Navigation on the Illinois river at Copperas Creek was suspended for a period of about three weeks, commencing October 1st, in order to complete the dam; but owing to the low stage of water in the river at that time, it was no particular detriment to the boating interest.

The repairs on the dam at Dayton, caused by a break in the spring, were under construction when we assumed control, and have since been completed at a cost of $3,334.85.

On examination of the dam at Channahon, it was found that the entire structure must be re-built, which was done at a cost of $3,207.-24. For a fuller report on the above structures, we refer you to the report of the general superintendent.

The timber for Nettle Creek Acqueduct, at Morris, has been procured, framed and delivered on the ground, and will be completed the coming winter. The cost to date is $694.04. Next year three new acqueducts will have to be built, viz: Aux Sable, Fox River and Vermilion, the timber for which a contract has been closed with Messrs. McArthur, Smith & Co., of Chicago, the same to be delivered on their dock before August 1, 1878. The approximate cost of the three is $32,000.00.

Finding that Lock No. 10 (at Marseilles) would not stand longer than the present season, we directed general superintendent William Thomas to procure bids for stone from different dealers, as per plans and specifications, drawn by chief engineer D. C. Jenne, and the same being received the contract was awarded to the Singer and Talcott Stone Co., of Lemont. The construction of said lock is now in progress, and will be completed in time for the opening of navigation. The cost of the same will be about $13,000.00, of which amount $5,965.44 has been paid, and is included in this year's expenses.

Finding the piers of the Fox River aqueduct, at Ottawa, in such a

condition that they would not, in all probability, withstand a freshet, with running ice, it was thought necessary to repair them, which has been done at a cost of $5,404.69. For particulars, see report of Superintendent.

The following bridges have been built during the past season, to-wit: One at Lemont, costing $494.50; one towpath bridge at Rock Run, costing $678.53; one towpath bridge of two spans at Channahon, costing $1,000.50; and two more, one for Aux Sable, the other one mile east of Morris, have been provided for, the material being on the ground and framed, but not yet raised. The cost of each to date is $437.

Repairs have been made on the general office, the south end being converted into a residence for the Superintendent, at a cost of $2,588.39.

Two new flat-boats have been built, costing about $500. Many other small improvements have been ordered, which are fully explained in the Superintendent's report.

OGDEN-WENTWORTH DITCH.

In regard to the Ogden-Wentworth Ditch, we would call especial attention to the report of Superintendent Thomas, in the appendix; and also the reports of former boards of commissioners on this subject. This matter is of great importance to the interests of the canal, and also to the city of Chicago, and we trust that during the coming season, some plan will be arrived at for the abatement of this nuisance.

SPRING LAKE CANAL.

In accordance with the provisions of an act passed by the last general assembly of the State of Illinois, approved May 17, 1877, in force July 1, 1877, as follows:

"SECTION 1. *Be it enacted by the people of the State of Illinois represented in the General Assembly*, That the sum of six thousand two hundred dollars ($6,200), from the net revenues of the Illinois and Michigan Canal, of the year 1877, or as much thereof as may be necessary, shall be, and the same is hereby appropriated, to be expended by the Canal Commissioners in opening an outlet from Spring Lake to the Illinois River, above the lock and dam at Copperas Creek, in such manner as will afford a safe and convenient passage for canal boats, or other water crafts of like size, to and from said lake into the Illinois River,"

The Board of Canal Commissioners, on the 10th day of August, 1877, advertised for proposals to construct said canal, in accordance with the plans and specifications on file in the office of the Chief Engineer. And on the 23d day of the same month the Board, at a meeting in Chicago, proceeded to open the bids received, and found there were five, as follows, viz.:

Patrick Delehanty, Peoria, Ill.	$5,070 00
S. C. Smith, Galesburg, Ill.	4,880 00
G. B. Cobleigh and James M. Buchanan, Pekin, Ill.	3,459 00
Archibald McArthur, Chicago, Ill.	4,416 00
Thomas Heger, Peoria, Ill., bid on excavation only	27 cents per yard.

It appearing that Messrs. Cobleigh and Buchanan were the lowest bidders, the Board awarded the contract for constructing said canal to them, at the following prices:

For grubbing and clearing	$43 00 per acre.
For chopping and clearing	24 00 "
For bailing and draining	150 00
For earth excavation	16½ cents per cubic yard.

Afterwards, finding a large unexpended balance of the conditional appropriation, the Commissioners thought best to increase the size of the canal from (as originally planned by the Chief Engineer) twenty-two to twenty-eight feet in width (the contractors doing the extra work at original contract prices), thus giving to the people of that section a much better canal than was proposed under the enactment. This change increased the cost from $3,459 (as bid) to $3,955 35, the amount paid to the contractors.

The work was immediately commenced, pushed rapidly to completion, and settlement made on the 26th day of October, the total cost of the same being $4,585 40, including engineering and contingent expenses, to which will be added the cost of land yet to be paid for when condemned. For a full description of this work see Chief Engineers's report.

COPPERAS CREEK LOCK AND DAM.

On the 8th of November, 1877, being notified by the Chief Engineer in charge, D. C. Jenne, of the completion of the lock and dam in the Illinois river at Copperas creek, the Board proceeded to the work and found that the contractor, Archibald McArthur, had executed the work in a satisfactory manner, and the same was accepted. The total cost of the lock and dam at Copperas creek is as follows:

Amount expended by U. S. government on foundation		$62,359 80
" " " State " " "	$11,367 33	
" " " " " " contract lock and dam	306,684 10	
" " " " " " engineering	26,198 20	
" " " " " " contingent expenses	3,497 88	347,747 51
Total cost		$410,107 31
Estimated cost December 1, 1870		$427,493 00
Amount less than estimate of 1870		17,385 69

To the above amount will be added the cost of land in Tazewell county (a description of which may be found in the Chief Engineer's report) not yet condemned, and also a small amount of dredging at head and foot of the lock (referred to in Engineer's report). The cost of both will not exceed $500. There is a balance in the State treasury, after paying November and December estimates, of $723 99, which will be more than sufficient to meet these expenses, thus bringing the total cost within the amount appropriated. It is very gratifying to the Commissioners to be able to report that this important work has been completed in a substantial and satisfactory manner, at a total cost much below the original estimate.

We cannot close this report without expressing our gratification of the able manner in which the Chief Engineer, D. C. Jenne, has superintended the construction of these extensive works—the lock, dikes and dam above alluded to—and also the economical manner in which he has attended to the interests of the State.

We heartily endorse all that the Engineer has said in his report with regard to the energy and faithfulness with which the contractor, Archibald McArthur, has carried out his part of the contract.

LITTLE WABASH RIVER IMPROVEMENT.

No tolls have been collected at this point during the past year, the business having been diverted into other channels, as has been explained in former reports of the Commissioners. The only revenue now derived from this source is that paid for rent of the water power. The guard bank or levee referred to in the report of December 1, 1876, has been completed and paid for, the cost of same amounting to $208 40.

For details of the receipts and disbursements on account of this improvement the past year, reference is made to table marked "M."

All of which is respectfully submitted.

J. O. GLOVER,
MARTIN KINGMAN,
B. F. SHAW,
Canal Commissioners.

Receipts and Disbursements of the Illinois and Michigan Canal and locks at Henry and Copperas Creek, from December 1st, 1876, to November 30th, 1877, inclusive.

Balance on hand December 1, 1876, as per Canal Commissioners report, page 15.....		$46,489 49
RECEIPTS.		
Illinois and Michigan Canal.		
Receipts from all sources, to-wit:		
Tolls.....	$96,913 49	
On notes.....	3,718 00	
Leases of water power.....	6,315 07	
Leases of 90 feet strip and lots.....	3,625 00	
Sales of lots and lands.....	820 30	
Miscellaneous.....	2,500 78	
	$114,392 64	
Locks at Henry and Copperas Creek.		
Lockage collected at Henry.....	$6,062 09	
" " Copperas Creek.....	413 97	
		120,868 70
		$167,358 19
DISBURSEMENTS.		
Illinois and Michigan Canal.		
Total disbursements, to-wit:		
Charged to tolls and rents.....	$12,047 15	
Charged to maintenance and repairs.....	97,971 29	
Deposited in State Treasury.....	10,000 00	
Construction of Spring Lake Canal.....	4,585 40	
	$124,603 84	
Locks at Henry and Copperas Creek.		
Disbursements at Henry.....	$1,605 07	
Disbursements at Copperas Creek.....	453 48	
		$126,662 39
Balance.....		$40,695 80

Note—Of the above balance there is on deposit with Zell, Hotchkiss & Co., bankers, Peoria, to credit of Treasurer of Canal Commissioners..... $40,642 46
And, in hands of W. T. Mason, ex-collector, not yet paid over... 53 34
$40,695 80

For details, see annexed tables marked respectively "A," "B," "C," "D," "E," "F," "G," "H," "I," "J," "K," and "L."

"A"—*Tolls on Canal.*

Date.			No. of rec'pt	Name of Collector.	Where Collected.	Amount.
1877.	March	31	27	William Milne	Lockport	$281 17
	April	30	35	Albert F. Dow	Chicago	1,898 28
	"	30	36	William Milne	Lockport	855 36
	"	30	37	W. E. Codding	Ottawa	489 10
	"	30	38	W. T. Mason	LaSalle	1,363 65
	"	30	39	W. T. House	Henry	209 69
	May	31	45	Albert F. Dow	Chicago	6,833 40
	"	31	46	William Milne	Lockport	1,835 69
	"	31	47	W. E. Codding	Ottawa	786 72
	"	31	48	W. T. Mason	LaSalle	978 10
	"	31	49	W. T. House	Henry	1,678 59
	June	30	57	Albert F. Dow	Chicago	6,247 14
	"	30	58	William Milne	Lockport	1,434 93
	"	30	59	W. E. Codding	Ottawa	693 73
	"	30	60	W. T. Mason	LaSalle	844 42
	"	30	61	W. T. House	Henry	1,947 75
	July	31	70	Albert F. Dow	Chicago	5,462 59
	"	31	71	William Milne	Lockport	2,562 16
	"	31	72	W. E. Codding	Ottawa	2,139 49
	"	31	73	W. T. Mason	LaSalle	1,991 01
	"	31	74	W. T. House	Henry	1,088 06
	August	31	82	Albert F. Dow	Chicago	6,321 47
	"	31	83	William Milne	Lockport	3,701 96
	"	31	84	W. E. Codding	Ottawa	3,677 31
	"	31	85	W. T. Mason	LaSalle	2,457 07
	"	31	86	W. T. House	Henry	1,633 62
	September	30	90	Albert F. Dow	Chicago	7,102 59
	"	30	91	William Milne	Lockport	4,424 15
	"	30	92	W. E. Codding	Ottawa	4,515 77
	"	30	93	W. T. Mason	LaSalle	667 34
	"	30	94	W. T. House	Henry	1,647 31
	October	31	101	Albert F. Dow	Chicago	6,299 98
	"	31	102	William Milne	Lockport	2,488 62
	"	31	103	W. E. Codding	Ottawa	2,245 07
	"	31	104	W. T. House	Henry	845 78
	November	30	117	Albert F. Dow	Chicago	5,196 85
	"	30	118	William Milne	Lockport	1,070 37
	"	30	119	W. E. Codding	Ottawa	836 17
	"	30	120	W. T. House	Henry	192 08
				Total		$96,913 49

"B"—*Received on Notes.*

Date.			No. of rec'pt	Name.	Remarks.	Amount.
1877	February	5	19	Union Coal Co. of Peru	Note, $1,550; interest, $93	$1,643 00
	"	8	20	G. F. Contant, Wm. Davison and Jas. Batten	" $250; " $15	265 00
	March	19	25	Chas. H. Goold	" $325; " $40 25	365 25
	April	14	29	Morris Poor	Int on note, old sale, 20 yrs time	15 12
	"	27	32	Dennis Donohue	Note, $196; interest, $11 76	207 76
	May	25	43	Thomas Davison	Final note	150 00
	June	18	51	Charles C. Smith	Note, $400; interest $48	448 00
	August	1	75	Thomas Cavanaugh, Thos. Magner and John Henebry	" $583 31 " $40 56	623 87
				Total		$3,718 00

"C."—*Leases of Water Power.*

Date.	No. of rec'pt	Name.	Location.	Amount.
1877. January 1	9	Norton & Co	Lockport	$1,368 50
" 3	12	G. W. Hyde	Dam No. 1, Joliet	681 10
" 8	15	R. Sandiford	" 2, " 2 months	50 00
" 24	17	S. D. Sprague	DuPage Dam	100 00
February 23	21	R. Sandiford	Dam No. 2, Joliet, 1 month	25 00
March 28	26	"	" " " "	25 00
April 21	30	"	" " " "	25 00
" 30	83	Ottawa Hydraulic Co	Ottawa	375 00
May 22	41	R. Sandiford	Dam No. 2, Joliet, 1 month	25 00
June 8	50	S. D. Sprague	DuPage Dam	100 00
" 22	55	R. Sandiford	Dam No. 2, Joliet, 1 month	25 00
July 2	62	Norton & Co	Lockport	1,368 50
" 3	65	G. W. Hyde	Dam No. 1, Joliet	681 10
August 10	78	Heirs of L. P. Sanger	Back rent at Dam No. 2, Joliet	1,465 87
" 24	80	R. Sandiford	Dam No. 2, Joliet, 1 month	25 00
September 12	89	"	" " 2 "	50 00
October 12	97	"	" " 1 "	25 00
" 31	98	Ottawa Hydraulic Co	Ottawa	375 00
November 26	114	R. Sandiford	Dam No. 2, Joliet, 1 month	25 00
			Total	$6,815 07

"D."—*Leases of 90 feet strip and lots.*

Date.	No. of rec'pt	Name.	Location.	Amount.
1876. December 14	3	M. C. Fallansbee	Near Willow Springs	$20 00
" 14	4	F. Mehring	" "	20 00
" 29	8	Lockport Paper Co	Lots on blocks 122, 124, 126 and 127, Lockport	80 00
1877. January 2	11	Michael Shehan	Triangular lot at Bridgeport	50 00
" 5	18	Sherwood School Fur. Co.	Morris	100 00
" 6	14	F. Morrisette & P. Poulliot	Bridgeport	25 00
" 24	18	J. C. McMullin	Near Lemont	50 00
February 24	22	John J. Carey	Lot 10, block 126, LaSalle	15 00
March 8	24	Adam Smith	Hydraulic property and lots adjoining, at Bridgeport	1,250 00
April 30	34	John T. Randall	Strip in sw¼ 17,34,9, Channahon	5 00
June 15	53	James Clark & Son	Utica	50 00
" 20	54	Singer & Talcott StoneCo	Near Lemont	50 00
" 27	56	C. E. Ward	Strip near Guard Lock, Joliet	100 00
July 2	63	Norton & Co	Strip east of lot 1. Lots 2, 3, and 5, block 122, and reserved ground, Lockport	200 00
" 3	64	W. N. Thompson	Utica	50 00
" 24	67	W. A. Steel	South Lockport	25 00
August 6	77	Griffin & Connelly	Willow Springs	50 00
" 29	81	Nathaniel Blanchard	LaSalle	100 00
September 8	88	Adam Smith	Hydraulic property and lots adjoining, at Bridgeport	1,250 00
October 2	95	N. J. Brown	Lemont	50 00
" 31	99	M. Truby & Son	Strip at head of Kankakee feeder	10 00
November 23	111	A. S. Piper & Co	Near Willow Springs	75 00
			Total	$3,625 00

"E."—*Sales of lots and lands.*

Date.	No. of rec'pt	Name.	Description.	Amount.
			LOTS.	
1877. January 23	16	John W. Day	Lot 13, block 38, LaSalle..... $25 00	
May 23	42	Jeremiah Lean	Lot 6, block 58, LaSalle..... 225 00	
				$250 00
			LAND.	
April 24	31	Henry J. Barker..	Sw¼ ne¼, 27. 33, 1..... 40 acres.	570 30
			Total.....	$820 30

"F."—*Miscellaneous.*

Date.	No. of rec'pt	Name.	From what received.	Amount.
1876. December 9	2	E. Porter	Lease of ice at Joliet..... $33 33	
" 19	5	Henry Holmes	" " Ottawa..... 185 00	
" 21	6	H. A. Shuler	" " " 199 00	
1877. January 1	10	F. X. Lafontaine	" " Joliet..... 66 66	
November 17	106	Huse, Loomis & Co	" " LaSalle..... 70 00	
" 21	108	Henry Holmes	" " Ottawa 185 00	
" 21	109	John M. Welch	" " LaSalle..... 110 00	
" 22	110	Lewis Gebhard	" " Morris.. ..... 19 00	
" 24	112	M. & W. Callaghan	" " LaSalle..... 100 00	
				$967 99
May 31	44	Corn Ex. Nat. Bank, Chi.	Interest on ac't. from Dec. 1, 1876, to May 31, 1877..... $433 91	
June 13	52	" " "	Interest on ac't. from May 31, to June 13, 1877..... 20 65	
July 4	66	Zell, Hotchkiss & Co	Interest on ac't. from June 13 to July 4, 1877..... 36 70	
August 4	76	" "	Interest on ac't. from July 4 to August 4, 1877..... 67 07	
September 5	87	" "	Interest on ac't. from August 4 to September 5, 1877..... 99 81	
October 2	96	" "	Interest on ac't. from Sept. 5 to October 2, 1877..... 106 90	
" 31	100	" "	Interest on ac't. from Oct. 2 to Oct. 31, 1877..... ..... 136 80	
November 30	116	" "	Interest on ac't. from Oct. 31 to Nov. 30, 1877..... 135 44	
				1,037 28
1876. December 1	1	Oscar Korah	Assistance from State hands to boat "Montreal,"	25 00
" 27	7	Illinois Stone Co	Wheelbarrow handles sold them.....	18 00
1877. May 14	40	Alexander Reid	Error in pay-roll....	22 81
July 27	68	W. A. Steel	Repairs on trucks.....	67 47
" 31	69	Steamer "Illinois,"	Passenger fares during railr'd strike	29 75
August 23	79	J. O. Pierson	Assistance taking bridge out of canal	28 00
November 21	107	H Burrell & Co..	Damage to lock by boat "Cashier."...	32 00
" 24	113	Trustees town of Lemont	Building sidewalk to canal bridge....	100 00
" 30	115	William Milne, Collector	Account of "Old Material" sold.....	172 48
			Total.....	$2,50 78

"G."—*Charged to Tolls.*

Date.	No. of vochr	Name.	For what expended.	Amount.
1876. Dec. 31	1	William Thomas	Pay-roll for labor	$826 67
1877. Jan. 31	48	" "	" "	826 67
Feb. 28	104	" "	" "	826 67
March 31	158	" "	" "	844 17
" 31	209	Dean Bros. & Hoffmann	Collectors books and blanks	197 65
April 30	213	William Thomas	Pay-roll for labor	1,146 67
May 31	288	" "	" "	1,146 67
June 30	346	" "	" "	1,096 67
July 30	396	" "	" "	1,006 67
" 30	446	Telegraph and Herald Co.	Printing toll sheets and letter heads	42 50
August 30	447	William Thomas	Pay-roll for labor	1,006 67
" 30	498	Kingman & Co	Clerical assistance to Treas. 3 mo's	90 00
Sept. 30	499	William Thomas	Pay-roll for labor	953 33
Oct. 31	543	" "	" "	926 67
" 31	592	Sloan, Johnson & Co	Rebate on toll on salt	75 35
Nov. 30	595	William Thomas	Pay-roll for labor	926 67
" 30	651	Albert F. Dow	Coal, expressage, R. R. fare, station'y	15 45
" 30	652	Kingman & Co	Clerical assistance to Treas. 3 mo's	90 00
" 30	653	Peoria Transcript Co	Advertising closi'g of canal naviga'n	2 00
				$12,047 15
			DEPOSITS IN STATE TREASURY.	
Feb. 10	103	Edward Rutz, State Treas.	Deposits in State Treasury $3,000	
Nov. 30	594	" " "	" " " 7,000	
				10,000 00
			SPRING LAKE CANAL.	
Oct. 31	593	Martin Kingman, Treas	Amount expended in construction of Spring Lake Canal	4,585 40
			Total	$26,632 55

"H."—*Maintenance and Repairs.*

Date.	No. of vochr	Name.	For what expended.	Amount.
1876. Dec. 31	2	C. A. Welch	Pay-roll for labor	$789 80
" 31	3	Henry G. Eddy	" "	963 75
" 31	4	William Keough	" "	618 25
" 31	5	Almond Thomas	" "	730 25
" 31	6	W. B. Titus	" "	436 50
" 31	7	Scott R. Wilder	" "	620 00
" 31	8	James A. Watson	" "	568 15
" 31	9	Samuel N. Watson	" "	750 50
" 31	10	W. E. Codding	" "	874 00
" 31	11	Daniel C. Hays	" "	630 59
" 31	12	Western Union Teleg. Co.	Telegrams during November, 1876	16 69
" 31	13	Wells, French & Co	Aqueduct castings	168 20
" 31	14	Singer & Talcott Stone Co.	Shieves	20 00
" 31	15	George Gaylord & Co	Bedding, siding, coal	35 72
" 31	16	D. C. Baldwin	Bolts, iron, locks, nails, pipe	31 46
" 31	17	Rupley & Son	Rags, screws, repairs, nails	6 90
" 31	18	Abe Rupley	Axes, screws, lock	4 85
" 31	19	H. S. Mason	Hay	88 76
" 31	20	William Cameron	Wagon	85 00
" 31	21	F. G. Harris, P. M.	Postage	31 74
" 31	22	Chicago and Alton R. R.	Freight	12 49
" 31	23	United States Express Co.	Expressage	33 05
" 31	24	W. A. Steel	Iron. stone	387 34
" 31	25	Joliet Iron and Steel Co.	Steel	3 00
" 31	26	Brooks & Co	Nails, shovels, picks, files, iron	66 74
" 31	27	Joseph Duso	Use of boat "W. A. Steel."	120 00
" 31	28	E. E. Bates	Blacksmith work	12 55

Statement—Continued.

Date.			No. of v'chr.	Name.	For what expended.	Amount.
1876.	Dec.	31	29	Silas Munson	Ear corn	$7 00
	"	31	30	Charles C. Smith	Hay	138 39
	"	31	31	Thomas Cantwell	Hay	7 00
	"	31	32	B. F. Hall	Oats, corn	19 85
	"	31	33	Neff & Taylor	Stove, pick handles, hatchet	12 10
	"	31	34	Daniel C. Hays	Freight, drayage, coal, paint	11 76
	"	31	35	Haeberlin Bros	Shovels, picks, nails, hammer	33 46
	"	31	36	Manley & Smeeton	Iron, picks, nails, screws, repairs	58 78
	"	31	37	S. E. Dewey	Bolts, boiler, pipe	39 25
	"	31	38	E. Rose	Powder, fuse, repairing scales	68 80
	"	31	39	George Bennett	Crockery	6 50
	"	31	40	W. H. Hull	Bedding	12 80
	"	31	41	William Duckett	Coal	15 00
	"	31	42	J. R. Cameron, P. M.	Stamped envelopes	16 50
	"	31	43	W. B. Titus	R. R. fare, express., postage, repairs.	15 76
	"	31	44	Scott R. Wilder	Horse shoeing, blacksmithing	5 15
	"	31	45	Capt. J. Shafer	Fine refunded	10 00
	"	31	46	Morse & Kentner	Horse blankets	2 76
1877.	Jan.	31	49	C. A. Welch	Pay-roll for labor	788 33
	"	31	50	Henry G. Eddy	" "	729 47
	"	31	51	Almond Thomas	" "	862 25
	"	31	52	W. B. Titus	" "	425 25
	"	31	53	Scott R. Wilder	" "	703 64
	"	31	54	J. A. Watson	" "	684 40
	"	31	55	Samuel N. Watson	" "	885 90
	"	31	56	W. E. Codding	" "	1,603 01
	"	31	57	Daniel C. Hays	" "	634 33
	"	31	58	Western Union Teleg. Co.	Telegrams during December, 1876	8 19
	"	31	59	Atlantic & Pacific Tel. Co.	" " Dec. '76 and Jan. '77	9 73
	"	31	60	"Chicago Eve'g. Journal."	Printing synopsis of reports	37 20
	"	31	61	Heald, Sisco & Co.	Iron and brass castings	9 75
	"	31	62	J. W. Thomas	Oak lumber	242 05
	"	31	63	Norton & Co.	Lumber, oil, paint, brooms	71 12
	"	31	64	George B. Martin	Corn, coal, oats	42 53
	"	31	65	Dr. W. Bradley	Glass, paint, stationery	26 48
	"	31	66	A. J. Wadsworth	Straps, whips, repairs	9 60
	"	31	67	Frank Granger	Oak lumber	85 69
	"	31	68	Theodore Harder	Oak logs	15 00
	"	31	69	James Bruce	One oak log	7 00
	"	31	70	William Thomas	R. R. fare, livery, exchange	15 50
	"	31	71	C. A. Welch	" " nails	15 95
	"	31	72	Chicago and Alton R. R.	Freight	109 06
	"	31	73	United States Express Co.	Expressage	9 20
	"	31	74	W. A. Steel	Stone	473 30
	"	31	75	Brooks & Co.	Files, iron	30 98
	"	31	76	Knapp & Thayer	Lumber	3 45
	"	31	77	C. and C. E. Fowler	Oil, lamp chimneys, brooms	8 83
	"	31	78	Thomas Cantwell	Hay	5 65
	"	31	79	James Handlom	Hay	9 87
	"	31	80	Irons, Riddle & Co.	Nails	3 25
	"	31	81	B. F. Hall	Oats, corn, blacksmithing	18 43
	"	31	82	Norman Cotner	Hay	15 00
	"	31	83	Seneca Coal Co.	Coal	8 68
	"	31	84	Daniel McNeal	Blacksmithing	5 25
	"	31	85	E. Y. Keagle	"	14 65
	"	31	86	Daniel C. Hays	Drayage, paint, freight	9 49
	"	31	87	Strawn & Powell	Lumber	41 73
	"	31	88	Manley & Smeeton	Picks, iron, bolts, chain	26 38
	"	31	89	Child & Phipps	Rubber boots	7 50
	"	31	90	Haeberlin Bros	Picks, shovels, iron, steel	25 18
	"	31	91	John N. Shuler	Lumber	119 95
	"	31	92	E. Rose	Powder, fuse	30 00
	"	31	93	William Stormont	Castings, foundry work, lock, valves	159 35
	"	31	94	W. H. Cary	Salt, pails	4 75
	"	31	95	O. H. Buell	Hay	21 43
	"	31	96	Daniel Cahill	Coal	18 00
	"	31	97	John Murphy	Coal	3 39
	"	31	98	William Sinnott	Sand	13 50
	"	31	99	C., R. I. and P. R. R.	Freight	56 04
	"	31	100	W. B. Titus	R. R. fare, freight, expressage	12 45
	"	31	101	John Lyle	Corn	9 60
1877.	Feb.	28	105	C. A. Welch	Pay-roll for labor	725 02
	"	28	106	Henry G. Eddy	" "	369 57
	"	28	107	William Keough	" "	658 75
	"	28	108	Almond Thomas	" "	740 54
	"	28	109	W. B. Titus	" "	367 38
	"	28	110	Scott R. Wilder	" "	652 63
	"	28	111	James A. Watson	" "	834 95
	"	28	112	Samuel N. Watson	" "	1,014 17

Statement—Continued.

Date.	No. of vch'r.	Name.	For what expended.	Amount.
1877. Feb. 28	113	Harry White	Pay-roll for labor	$133 50
" 28	114	E. L. Stevens	" "	299 25
" 28	115	Thomas Smith	" "	710 39
" 28	116	W. E. Codding	" "	1,692 01
" 28	117	Lewis Cook	" "	414 00
" 28	118	Daniel C. Hays	" "	749 11
" 28	119	Western Union Teleg. Co.	Telegrams during January, 1877	3 36
" 28	120	Gilbert, Hubbard & Co	Sail twine, pitch, oakum	40 00
" 28	121	John Alston & Co	Varnish	5 50
" 28	122	J. W. Thomas	Oak lumber	188 93
" 28	123	Norton & Co	Lumber, paint, wagon grease	80 40
" 28	124	D. C. Baldwin	Nails, bolt, iron	28 03
" 28	125	Dr. W. Bradley	Oil, lead, stationery	45 08
" 28	126	Almond Thomas	Freight, oil, extra board of men	27 05
" 28	127	Chicago and Alton R. R.	Freight	73 63
" 28	128	W. A. Steel	Stone, iron	284 26
" 28	129	Brooks & Co	Shovels, iron, steel, nails	155 77
" 28	130	G. D. A. Parks	Legal services	35 00
" 28	131	Robert Clow, Circuit Clerk	Court costs	18 45
" 28	132	E. L. Stevens	Use of derricks and mason's tools	10 60
" 28	133	James Handlon	Hay	10 00
" 28	134	Albert Johnson	Corn	10 14
" 28	135	Daniel C. Hays	Drayage, coal, paint	8 16
" 28	136	James G. Scott	Lumber	25 74
" 28	137	Strawn & Powell	Oats, lumber, doors, windows	175 53
" 28	138	H. A. Shuler	Lumber	8 35
" 28	139	John N. Shuler	"	24 41
" 28	140	Haeberlin Bro's	Shovels, picks, nails, iron	50 42
" 28	141	John Leonard	Blacksmith work	60 89
" 28	142	E. Y. Griggs	Oil, lead, lamp chimneys	10 33
" 28	143	John Vette	Use of blacksmith forge and coal	19 24
" 28	144	Daniel Cahill	Coal, hay	6 00
" 28	145	J. R. Cameron, P. M	Postage	51 50
" 28	146	C., R I. and P. R. R	Freight	60 22
" 28	147	W. B. Titus	R. R. fare, telegrams, freight, exp'ge.	30 46
" 28	148	Scott R. Wilder	" oats, freight, blacksmi'ng	7 85
" 28	149	Western Cement Co	Cement	42 15
" 28	150	Harry White	Clay, sharpening picks	2 10
" 28	151	E. E. Taylor	Coal	3 47
" 28	152	Michael Byrne	Lumber	73 37
" 28	153	Joseph Utley	Expense as Commissioner 3 months	27 35
" 28	154	W. N. Brainard	" " "	89 40
" 28	155	H. G. Anderson	" " "	68 45
" 28	156	Mrs. M. Anderson	Rent of Treasurer's office 3 months	25 00
Mar. 31	159	C. A. Welch	Pay-roll for labor	662 83
" 31	160	Henry G. Eddy	" "	433 65
" 31	161	William Keough	" "	314 73
" 31	162	Almond Thomas	" "	276 90
" 31	163	W. B. Titus	" "	445 13
" 31	164	Scott R. Wilder	" "	202 23
" 31	165	James A. Watson	" "	330 97
" 31	166	Harry White	" "	63 21
" 31	167	W. E. Codding	" "	92 75
" 31	168	Samuel N. Watson	" "	334 07
" 31	169	Thomas Smith	" "	80 83
" 31	170	Moses Y. Moody	" "	78 14
" 31	171	Lewis Cook	" "	106 34
" 31	172	Daniel C. Hays	" "	362 98
" 31	173	Western Union Teleg. Co.	Telegrams during Feb., 1877	3 49
" 31	174	Atlantic & Pacific Tel. Co.	" " " and Mar., 1877	11 87
" 31	175	Lee & Dickinson	Oak lumber	29 10
" 31	176	Norton & Co	Oak & pine lumber, rope, bro'ms, coal	290 68
" 31	177	George B. Martin	Corn, oats, lumber, coal	87 49
" 31	178	George Gaylord & Co	Lumber, coal	5 65
" 31	179	Dr. W. Bradley	Glass, paint, stationery	10 30
" 31	180	Abe Rupley	Nails, iron, repairs, bolts	37 65
" 31	181	Julius Scheibe	Brick, stone, sand, labor	39 36
" 31	182	F. G. Harris, P. M	Postage	19 45
" 31	183	Chicago and Alton R. R.	Freight	3 77
" 31	184	William Thomas	Stone	138 50
" 31	185	William Milne	Railroad fare	36 80
" 31	186	W. A. Steel	Stone	214 00
" 31	187	Brooks & Co	Iron, rope, lead, stove, bolts	188 32
" 31	188	J. Q. A. King, Ag't	Blossburg coal	6 39

Statement—Continued.

Date.	No. of vch'r	Name.	For what expended.	Amount.
1877. Mar. 31	189	J. Whittier & Co	Lime	$3 20
" 31	190	H. Humphrey	Castings	15 16
" 31	191	H. A. Pitts Son's Mfg. Co	Oak lumber	5 45
" 31	192	T. W. Pitcher	Salt, pails, broom, powder	12 85
" 31	193	J. C. Parsons	Paint, oil	15 75
" 31	194	E. F. Keagle	Blacksmith work	34 70
" 31	195	Daniel C. Hays	Freight, drayage, use of tools	8 00
" 31	196	W. M. Rabb	Hay	5 39
" 31	197	Phillips & Co	Lumber	7 80
" 31	198	E. E. Perley	"	46 88
" 31	199	Maierhoffer & Jordan	Oak lumber	15 40
" 31	200	Forbes & Gehring	Oil, paint, putty	19 62
" 31	201	Manley & Smeeton	Steel, iron, nails, shovels	70 38
" 31	202	Osman & Hapeman	Printing, wall paper, stationery	79 74
" 31	203	C., R, I. and P. R. R.	Freight	61 85
" 31	204	W. B. Titus	" R.R. fare, blacksmithi'g, exp'ge.	24 36
" 31	205	James A. Watson	" telegraphing	7 05
" 31	206	Western Cement Associa'n	Cement	759 40
" 31	207	W. N. Brainard	Expenses as Commissioner	15 20
" 31	208	John Alston & Co	Oil	41 91
April 30	214	C. A. Welch	Pay-roll for labor	943 15
" 30	215	Henry G. Eddy	" "	1.160 82
" 30	216	William Keough	" "	1,137 99
" 30	217	Almond Thomas	" "	977 70
" 30	218	Edward Gay	" "	816 91
" 30	219	Alexander Reid	" "	403 76
" 30	220	W. B. Titus	" "	522 21
" 30	221	Scott R. Wilder	" "	430 38
" 30	222	Samuel N. Watson	" "	435 68
" 30	223	James A. Watson	" "	123 44
" 30	224	W. E. Codding	" "	59 89
" 30	225	Moses Y. Moody	" "	93 49
" 30	226	Jesse Green	" "	64 62
" 30	227	Daniel C. Hays	" "	119 75
" 30	228	Western Union Teleg. Co	Telegrams during March, 1877	3 76
" 30	229	Atlantic & Pacific Tel. Co	" " April, 1877	21 11
" 30	230	Gilbert, Hubbard & Co	Rope	37 97
" 30	231	Crane Bro's. Mfg. Co	Repairs and fixtures for steamboat	9 42
" 30	232	Owen Owens	Guage glasses, packing, hose	48 70
" 30	233	S. Q. Perry	Lumber	581 89
" 30	234	Alexander Reid	Stone, use of boats, R. R. fare	129 00
" 30	235	Singer & Talcott Stone Co	" " labor of men	778 25
" 30	236	Adam Funk	Stone	510 00
" 30	337	John Mallon	Hay	22 00
" 30	238	Norton & Co	Lumber, coal, rope, oil, oats, corn	800 64
" 30	239	George B. Martin	Blossburg coal, oats, corn	125 11
" 30	240	D. C. Baldwin	Bolts, iron, shovels, pump	37 71
" 30	241	Abe Rupley	Bolts, labor, axes, shovels	56 72
" 30	242	Dr. W. Bradley	Lead, oil, stationery	16 05
" 30	243	A. J. Wadsworth	Straps, repairs on harness	16 70
" 30	244	John Geddes	Tallow	8 00
" 30	245	Chicago and Alton R. R.	Freight	14 10
" 30	246	United States Express Co	Expressage	14 65
" 30	247	C. A. Welch	Axe handles, freight, R. R. fare	18 80
" 30	248	Henry G. Eddy	Extra board of men, " "	56 56
" 30	249	William Keough	" "	47 57
" 30	250	Almond Thomas	" " stabling, rope	45 32
" 30	251	Joseph Duso	Use of boat "W. A. Steel."	60 00
" 30	252	W. A. Steel	Stone	295 43
" 30	253	Joliet Iron and Steel Co	Iron, labor	6 95
" 30	254	Brooks & Co	Iron, nails, pipe, steel	262 72
" 30	255	J. Q. A. King, ag't	Blossburg and Springfield coal	19 93
" 30	256	R. Sandiford	Brass castings	2 00
" 30	257	Henry Watkins	Brooms	4 50
" 30	258	Bruce Coal Mining Co	Coal	24 00
" 30	259	John Nelson	Lumber	4 09
" 30	260	Scott & Harrington	" oats, corn	26 57
" 30	261	James G. Scott	"	54 02
" 30	262	Neff Bro's	Sulphur flour	7 70
" 30	263	Reed & Good	Bolts, nails	99
" 30	264	E. Y. Keagle	Blacksmith work	22 70
" 30	265	Alexander Rollo	" "	15 27
" 30	266	Nicholas Loaf	Clearing field at Marseilles	20 00
" 30	267	D. Hurd	Blacksmithing	4 60
" 30	268	Daniel C. Hays	Use of tools, freight, drayage	2 82

Statement—Continued.

Date.	No. of vch'r	Name.	For what expended.	Amount.
1877. April 30	269	Seneca Coal Co	Coal	$3 20
" 30	270	Strawn & Powell	Lumber, oats, hay	155 18
" 30	271	Child & Phipps	Rubber boots	48 95
" 30	272	Manley & Smeeton	Shovels, iron, tiles, rope	31 54
" 30	273	S. E. Dewey	Locks, spike, boiler	36 00
" 30	274	John N. Shuler	Lumber	22 46
" 30	275	John G. Nattinger	Blossburg coal	2 50
" 30	276	C. Hahn	Repairing wagon and sleigh	5 75
" 30	277	Fred Rowe	Brooms	6 00
" 30	278	B. F. Canders	Plastering, mortar	118 84
" 30	279	Robert Nicholson	Freight on lumber on boat	58 19
" 30	280	John R. Cameron, P. M.	Postage stamps	46 18
" 30	281	W. B. Titus	Freight, expressage, R. R. fare	18 84
" 30	282	W. E. Codding	Fuse, expressage, telegraphing	6 62
" 30	283	Scott R. Wilder	Extra board of men	15 38
" 30	284	Samuel N. Watson	" " " R. R. fare, hay	15 07
" 30	285	James A. Watson	Telegraphing, stabling, R. R. fare	2 25
" 30	286	Revolving Scraper Co	Wheelbarrows	72 00
" 30	287	H. G. Anderson	Expenses as Commissioner, 2 mo's	25 10
May 31	288	William Thomas	Pay-roll for labor	248 33
" 31	289	C. A. Welch	" "	692 00
" 31	290	Henry G. Eddy	" "	1,004 20
" 31	291	William Keough	" "	673 30
" 31	292	Almond Thomas	" "	486 03
" 31	293	W. B. Titus	" "	639 50
" 31	294	Scott R. Wilder	" "	401 92
" 31	295	James A. Watson	" "	500 85
" 31	296	Jesse Green	" "	91 12
" 31	297	Western Union Teleg. Co	Telegrams during April, 1877	19 85
" 31	298	Atlantic & Pacific Tel. Co	" " May, 1877	5 76
" 31	299	Charles Reitz & Bro's	Lumber	138 32
" 31	300	Gilbert, Hubbard & Co	Dredge chain, rope, oakum, pitch	117 55
" 31	301	John Alston & Co	Oil	9 70
" 31	302	Illinois Stone Co	Stone	115 00
" 31	303	J. W. Thomas	Oak and ash lumber	159 57
" 31	304	Adam Funk	Stone	60 00
" 31	305	Norton & Co	Lumber, coal, oil, nails	128 47
" 31	306	George B. Martin	Shingles, coal, corn, oats	159 98
" 31	307	D. C. Baldwin	Bolts, iron, nails, axes	27 37
" 31	308	Abe Rupley	" " " labor	44 09
" 31	309	C. H. Bacon & Co	Oil, lead, glass	40 04
" 31	310	A. P. Granger	Oak lumber	98 73
" 31	311	Orange Thomas	One team, mules and harness	200 00
" 31	312	Mrs. Olive Ingraham	Making bedding	2 22
" 31	313	Chicago and Alton R. R.	Freight	49 86
" 31	314	Elisha Sly	Freight on steamer "Dr. Hanley."	5 07
" 31	315	Henry G. Eddy	Extra board of men, R. R. fare	38 90
" 31	316	William Keough	" "	38 54
" 31	317	Almond Thomas	" " stabling, coal	28 12
" 31	318	Brooks & Co	Nails, stove castings	103 45
" 31	319	J. Q. A. King, Ag't	Blossburg coal	9 50
" 31	320	Joseph Duso	Freight on lumber on boat	13 83
" 31	321	Irons, Riddle & Co	Nails, trowels	6 25
" 31	322	John Nelson	Lumber	28 12
" 31	323	B. F Hall	Corn, oats	5 80
" 31	324	Bruce Coal Mining Co	Coal	70 08
" 31	325	Forbes & Gehring	Oil, lead, putty, brushes	21 78
" 31	326	Haeberlin Bro's.	Nails, lead, iron, bolts	27 14
" 31	327	Manley & Smeeton	Locks, steel, " "	15 74
" 31	328	Weiss & Wolf	Brick	12 60
" 31	329	J. N. Shuler	Lumber	51 28
" 31	330	Charles N. Force	Spike	48 00
" 31	331	William Stormont	Castings, lock valve, foundry work	42 05
" 31	332	John Leonard	Blacksmith work	36 25
" 31	333	Jeremiah Wood	Bran	4 10
" 31	334	C., B. and Q. R. R.	Freight on oak lumber	78 08
" 31	335	W. B. Titus	R. R. fare, freight, expressage	21 81
" 31	336	Scott R. Wilder	Extra board of men, repairs, brooms	22 48
" 31	337	James A. Watson	" " " R. R. fare	23 05
" 31	338	Jesse Green	Stone	120 00
" 31	339	Utica Cement Association	Cement	136 51
" 31	340	George Meakin	Freight on cement on boat	10 00
" 31	341	Joseph Utley	Expenses as Commissioner, 3 mo's	35 95
" 31	342	W. N. Brainard	" " 2 "	4 00
" 31	343	H. G. Anderson	" " 1 "	17 50
" 31	344	Mrs. M. Anderson	Rent of treasurer's office, 3 "	24 17
" 31	345	B. F. Shaw	Expenses as Commissioner, 1 "	21 75

Statement—Continued.

Date.	No. of vch'r.	Name.	For what expended.	Amount.
1877. June 30	346	William Thomas	Pay-roll for labor	$248 33
" 30	347	C. A. Welch	" "	672 94
" 30	348	Henry G. Eddy	" "	934 32
" 30	349	William Keough	" "	512 25
" 30	350	Almond Thomas	" "	405 40
" 30	351	W. R. Titus	" "	454 25
" 30	352	Scott R. Wilder	" "	416 01
" 30	353	James A. Watson	" "	662 66
" 30	354	Western Union Telg'h Co.	Telegrams during May, 1877	8 21
" 30	355	Atlantic & Pacific "	" " June, "	4 87
" 30	356	John Alston & Co	Oil	26 34
" 30	357	Brackebush, Dickson & Co.	Coal	58 83
" 30	358	S. Q. Perry	Lumber	328 03
" 30	259	J. M. Warren & Co.	One die for bolt cutter	2 50
" 30	360	Peter Green	Hay	6 50
" 30	361	Norton & Co.	Lumber, coal, nails, corn	104 83
" 30	362	George Gaylord & Co	" toweling	8 89
" 30	363	D. C. Baldwin	Nails, iron, oil, twine	22 07
" 30	364	Dr. W. Bradley	Oil, lead, stationery	22 89
" 30	365	A. J. Wadsworth	Repairs on harnes, whip, collar	12 23
" 30	366	Henry G. Eddy	Extra board of men	32 18
" 30	367	William Keough	" "	26 46
" 30	368	Almond Thomas	" " oats,stab'g,nails	31 38
" 30	369	Chicago & Alton R.R	Freight on coal and chain	13 63
" 30	370	Brooks & Co	Iron	12 59
" 30	371	Simpson & Murphy	Repairs on steam'r "Illinois," iron	45 50
" 30	372	J. Q. A. King	Blossburg coal	8 00
" 30	373	James Smith	Blacksmith work	6 00
" 30	374	Bruce Coal Mining Co	Coal	23 82
" 30	375	Sherwood Sch'l Fur. Co	Sawing lumber	6 00
" 30	376	J. N. Shuler	Shingles "	19 44
" 30	377	Manley & Smeeton	Nails, stovepipe, bolts	13 91
" 39	378	Phillips Bro's	Pails	2 75
" 30	379	William Stomont	Lock valves, castings	98 70
" 30	380	Edmund Davy	Hay	14 17
" 30	381	J. G. Nattinger	Coal	7 98
" 30	382	Robert Cannon	"	2 00
" 30	383	S. P. Couch	Repairing harness, brush, halter	20 58
" 30	384	W. H. Hull	Matting, carpet	9 22
" 30	385	Andrew Lynch	Freight on lumber on boat	24 84
" 30	396	J. M. Foster	" " "	2 00
" 30	387	J. R. Cameron, P. M.	Postage stamps	18 00
" 30	388	C. R. I. & P R. R.	Freight	9 01
" 30	389	W. B. Titus	R. R. fare, blacksmithing, drayage	7 40
" 30	390	Scott R. Wilder	Extra board of men	21 27
" 30	391	J. A. Watson	" " "	21 73
" 30	392	Jesse Green	Cement, stone	249 70
" 30	393	Daniel C. Jenne	Expenses as canal engineer	13 50
" 30	394	Martin Kingman	" " commissioner	58 55
" 30	395	J. O. Glover	" " "	19 53
July 31	396	William Thomas	Pay-roll for labor	290 00
" 31	397	C. A. Welch	" "	614 63
" 31	398	Henry G. Eddy	" "	799 35
" 31	399	William Keough	" "	419 13
" 31	400	Almond Thomas	" "	466 41
" 31	401	W. B. Titus	" "	581 87
" 31	402	Scott R. Wilder	" "	353 20
" 31	403	James A. Watson	" "	367 60
" 31	404	Western Union Telg'h Co.	Telegrams during June, 1877	8 35
" 31	405	Atlantic & Pacific "	" " July, "	8 22
" 31	406	Gilbert, Hubbard & Co	Repairing blocks, chain, cop'r,rope	128 09
" 31	407	Brackebush, Dickson & Co.	Coal	87 57
" 31	408	B. G. Gill & Co	Oak lumber	18 60
" 31	409	S. D. Kimbark	Bolts, washers	5 73
" 31	410	Owen Owens	Valve packing	3 40
" 31	411	Norton & Co	Lumber, shingles, oil, nails, corn	78 19
" 31	412	George B. Martin	Coal, oats, ear corn	23 52
" 31	413	D. C. Baldwin	Steel, bolts, iron, nails	15 43
" 31	414	Abe Rupley	Repairs, bolts, screws, nails	22 88
" 31	415	C. H. Bacon & Co	Lead, oil, brush	8 80
" 31	416	Dr .W. Bradley	" " stationery	12 27
" 31	417	Boyer & Corneau	One mule	63 23
" 31	418	A. L. Tupper	Hay	23 66
" 31	419	Chicago & Alton R. R.	Freight	1 19
" 31	420	United States Express Co.	Expressage	5 25
" 31	421	C. A. Welch	R. R. fare, oil cup	5 45

Statement—Continued.

Date.	No. of v'chr.	Name.	For what expended.	Amount.
1877. July. 31	432	Almond Thomas	Stabling, oats, hay, shoeing	315 [illegible]
" 31	433	W A Steele	Stone	1,46[illegible]
" 31	[illegible]	Joseph Dunn	Taking stone on boat "W A Steel"	60
" 31	435	John Parr	" " " "Mary O'Riley"	120 00
" 31	436	M B. Miller	" " cars on boat "Nanhotah"	3 00
" 31	437	Brooks & Co	Steel, fire brick, wrench, files	22 97
" 31	438	E. E. Bates	Blacksmithing	13
" 31	439	John Nealon	Lumber	13
" 31	440	Strawn & Powell	Windows, planing, sawing	13
" 31	441	Manley & Smeston	Steel, bolts, ropes, stove	47
" 31	442	Shuler & Rathburn	Oats, hay	48
" 31	443	Haeberlin Bros	Rope, iron, nails, scythes	16
" 31	444	J N Shuler	Lumber	45
" 31	445	E Y Griggs	Lead, glass, oil, putty	17
" 31	446	William Stormont	Castings and foundry work	11
" 31	447	J G Nattinger	Bloomburg coal	3
" 31	448	J. D Vette	Repairs on wagons	14
" 31	449	John Huston	Mortar brick	7
" 31	440	Robert Morrison	Railroad fare	1
" 31	441	W B. Titus	" " freight, drayage, postage	21
" 31	442	Western Cement Associa'n	Cement	26
" 31	443	Kingman & Co	Stamped envelopes, expressage, stationery	3
" 31	444	Henry S. Hill	Stationery, printing	13
" 31	445	D. H. Tripp & Co	" "	[illegible]
1877. Aug. 31	447	William Thomas	Pay-roll for labor	[illegible]
" 31	448	James M Leighton	"	[illegible]
" 31	449	Henry O Eddy	"	910
" 31	450	William Keough	"	[illegible]
" 31	451	Almond Thomas	"	[illegible]
" 31	452	W. B. Titus	"	[illegible]
" 31	453	Scott H. Wilder	"	[illegible]
" 31	454	James A Watson	"	[illegible]
" 31	455	Robert Morrison	"	170
" 31	456	Western Union Tel Co	Telegrams during July, 1877	2
" 31	457	Atlantic & Pacific Tel. Co.	" " August, 1877	[illegible]
" 31	458	Gilbert, Hubbard & Co	Wire and manilla rope	20
" 31	459	John Alston & Co	Oil	18
" 31	460	Brackebush, Dickson & Co	Bloomburg and Indiana block coal	120
" 31	461	Singer & Talcott Stone Co.	One stone jack	70
" 31	462	J F Doig	Re-cutting files	18
" 31	463	John W Thomas	Oak lumber	105
" 31	464	George B Martin	Lumber, oats, corn, coal, matches	18
" 31	465	Dr W Bradley	Oil, stationery	3
" 31	466	A. J Wadsworth	Saddle, whip, repairs to harness	21
" 31	467	A. P Granger	Oak lumber	35
" 31	468	A L. Tupper	Hay	4
" 31	469	John Geddes	Tallow	7
" 31	470	Chicago & Alton R. R.	Freight	15
" 31	471	Orange Thomas	Coal, bolts, tallow' nails, labor	9
" 31	472	Almond Thomas	Oil, repairs, oats	17
" 31	473	Brooks & Co.	Nails, iron, bolts	18
" 31	474	Wm. Davidson & Bro	Stone	85
" 31	475	Joseph Dunn	Use of boat "W. A. Steel"	110
" 31	476	John Parr	" " "Mary O'Riley"	100
" 31	477	C F Washburn	" " "Dirigo"	90
" 31	478	E. E Bates	Blacksmith work, paint	15
" 31	479	J H Smith	Pointing and sharpening tools	10
" 31	480	Charles C Smith	Hay	117
" 31	481	H Barrell & Co	Coal	50
" 31	482	Scott & Harrington	Hay, oats	6
" 31	483	Shuler & Rathburn	"	12
" 31	[illegible]	Manley & Smeston	Steel, chain, scythe, repairs	21
" 31	485	King, Hamilton & Co	Lumber, steel, pinning	4
" 31	486	Haeberlin Bros.	Bolts, nails, auger, lock	6
" 31	487	J N Shuler	Lumber	6
" 31	[illegible]	William Stormont	Castings and foundry work	6
" 31	489	George Dralle	Oil, crockery	5
" 31	490	John G Nattinger	Coal	14
" 31	491	John R. Cameron, P. M.	Postage stamps	17
" 31	492	C. R. I & P R. R.	Freight	10
" 31	493	W B Titus	R. R. fare, drayage, blacksmithing	3
" 31	494	Western Cement Associa'n	Cement	156
" 31	495	J. A. Luther & Son	Lumber	7
" 31	496	B. F. Shaw	Expenses as commissioner, 3 mos.	48
" 31	497	Martin Kingman	" " 2 "	6

Statement—Continued.

Date.	No. of vch'r	Name.	For what expended.	Amount.
1877. Sept. 30	499	William Thomas	Pay-roll for labor	$290 00
" 30	500	James M. Leighton	" "	802 51
" 30	501	Henry G. Eddy	" "	911 92
" 30	502	William Keough	" "	448 27
" 30	503	Almond Thomas	" "	793 00
" 30	504	W. B. Titus	" "	323 94
" 30	505	Scott B. Wilder	" "	352 57
" 30	506	James A. Watson	" "	363 68
" 30	507	Robert Morrison	" "	502 80
" 30	508	Western Union Tel'gh Co.	Telegrams during July & Aug. 1877	5 14
" 30	509	Atlantic & Pacific " "	" " Sept., 1877	3 82
" 30	510	Heald, Sisco & Co	One piston for mud pump	10 00
" 30	511	J. W. Thomas	Oak lumber	98 40
" 30	512	McArthur, Smith & Co	Lumber	52 50
" 30	513	Singer & Talcott, Stone & Co	Stone	1,700 00
" 30	514	Brackebush, Dickson & Co	Coal	190 54
" 30	515	Norton & Co	Lumber, rope, oil, brooms	58 12
" 30	516	George B. Martin	Lumber, coal, oats	426 84
" 30	517	C. H. Bacon & Co	Oil, lead, lamp chimneys	39 71
" 30	518	William Hanley	Liniment, glass, putty	10 15
" 30	519	Dr. W. Bradley	" stationery, oil	13 47
" 30	520	Boyer & Corneau	Cement, sand, stone	45 30
" 30	521	John Geddes	Tallow	10 60
" 30	522	Chicago & Alton R. R.	Freight	35 17
" 30	523	Joseph Duso	Use of boat "W. A. Steel"	180 00
" 30	524	John Parr	" " "Mary O'Rely"	80 00
" 30	525	Adam Funk	" " "Admiral"	47 00
" 30	526	John McCarthy	" " "W. J. Roebuck"	10 00
" 30	527	Estate of C. E. Ward	Windows, turning wheels, handles and spokes	22 76
" 30	528	P. J. Westberg	Brooms	5 35
" 30	529	J. H. Smith	Sharpening and pointing tools, blacksmithing	14 34
" 30	530	W. T. Ebersoll	Oats	16 00
" 30	531	John Nelson	Lumber	14 34
" 30	532	Shuler & Rathburn	Oats, hay	169 12
" 30	533	Manley & Smeeton	Nails, rope, hammer, iron	72 46
" 30	534	Forbes & Gehring	Oil, liniment, lead	11 08
" 30	535	Haeberlin Bros.	Nails, level, iron, steel	14 64
" 30	536	J. N. Shuler	Lumber	31 05
" 30	537	John D. Vette	Repairs on wagons	17 40
" 30	538	W. B. Titus	R. R. fare, freight, blacksmithing	13 10
" 30	539	W. E Codding	" cement, telegraphing	6 10
" 30	540	Western Cement Associa'n	Cement	142 86
" 30	541	J. O. Glover	Expenses as Commissioner, 3 mo's	12 65
1877. Oct. 31	543	William Thomas	Pay roll for labor	290 00
" 31	544	James M. Leighton	" "	985 32
" 31	545	Henry G. Eddy	" "	900 14
" 31	546	William Keough	" "	524 14
" 31	547	Almond Thomas	" "	755 15
" 31	548	W. B. Titus	" "	273 25
" 31	549	Scott R. Wilder	" "	376 63
" 31	550	James A. Watson	" "	345 14
" 31	551	Robert Morrison	" "	501 86
" 31	552	Western Union Teleg. Co.	Telegrams during September, 1877	10 71
" 31	553	Atlantic & Pacific Tel. Co.	" " October, "	7 00
" 31	554	Wells, French & Co.	Lumber and castings	1,149 47
" 31	556	Cragin Bros. & Chandler	Mantel, boiler, fixtures for house	100 21
" 31	556	McArthur, Smith & Co	Lumber, posts, shingles	11 15
" 31	557	John Alston & Co.	Oil	19 79
" 31	558	A. C. Brackebush	Indiana block and hard coal	280 27
" 31	559	A. S. Piper & Co	Labor, iron, lumber, nails	28 89
" 31	560	Boyer & Corneau	Stone	36 00
" 31	561	J. S. Luther & Son	Lumber	20 70
" 31	562	Norton & Co	Hose, oil, lime, rope,	120 07
" 31	563	George B. Martin	Lumber, doors, windows, nails, oats, coal	468 84
" 31	564	D. C. Baldwin	Nails, iron, stucco, oil	29 09
" 31	565	Abe Rupley	Nails, iron, pipe, labor, bolts	136 10
" 31	566	Dr. W. Bradley	Repairing clock, stationery	6 98
" 31	567	Finch & Hopkins	Brooms	4 00
" 31	568	Julius Scheibe	Sand, stone, lime, brick	101 25
" 31	569	Samuel Wilson	Hay	6 21
" 31	570	Elisha Sly	Freight on boat "Dr. Hanley"	8 25
" 31	571	William Keough	Horseshoeing, railroad fare	95
" 31	572	Almond Thomas	Stove pipe, railroad fare, repairs to harness	7 50

Statement—Continued.

Date.	No. of vochr	Name.	For what expended.	Amount.
1877. Oct. 31	573	Orange Thomas	Bolt, Coal	$5 20
" 31	574	Chicago & Alton R. R.	Freight	3 04
" 31	575	Joseph Duso	Use of boat "W. A. Steel,"	200 00
" 31	576	John Parr	" " "Mary O'Rely,"	80 00
" 31	577	W. A. Steel	Stone	250 66
" 31	578	Mason, Plants & Co	Doors, stair, glass, labor	131 65
" 31	579	Thomas H. Patterson	Lime	31 00
" 31	580	Joliet Mound Co.	Drain Tile	50 00
" 31	581	E. E. Bates	Nails, oil, paint, repairing tools	6 15
" 31	582	J. H. Smith	Pointing and " "	3 74
" 31	583	Osman & Hapeman	Wall-paper, printing, stationery	83 32
" 31	584	Shuler & Rathburn	Oats	33 15
" 31	585	John Leonard	Blacksmithing	49 40
" 31	586	John G. Nattinger	Coal	6 33
" 31	587	William Duckett	"	10 32
" 31	588	C. R. I. & P. R. R.	Freight	5 67
" 31	589	W. B. Titus	Repairing stove, R. R. fare, postage	3 93
" 31	590	Western Cement Associa'n	Cement	60 29
" 31	591	Singer & Talcott Stone Co.	Stone	2,125 00
Nov. 30	595	William Thomas	Pay-roll for labor	290 00
" 30	596	James M. Leighton	" "	703 25
" 30	597	Henry G. Eddy	" "	672 02
" 30	598	William Keough	" "	442 56
" 30	599	Almond Thomas	" "	503 96
" 30	600	W. B. Titus	" "	362 14
" 30	601	Scott R. Wilder	" "	376 97
" 30	602	James A. Watson	" "	364 77
" 30	603	Robert Morrison	" "	140 93
" 30	604	Western Union Teleg. Co.	Telegrams during October, 1877	16 59
" 30	605	Atlantic & Pacific "	" " November, 1877	13 29
" 30	606	Singer & Talcott Stone Co.	Use of scow, labor	16 75
" 30	607	Gilbert, Hubbard & Co	Gin wheels, wire rope	86 52
" 30	608	Owen Owens	Packing, gauge glass, repairs	16 13
" 30	609	S. D. Kimbark	One anvil, swages and flatters	42 64
" 30	610	William Cook	Freight, oats, labor	28 00
" 30	611	John Kelly	Plastering	12 00
" 30	612	J. W. Thomas	Oak lumber	91 89
" 30	613	Boyer & Corneau	Stone, use of boat	102 00
" 30	614	Norton & Co	Lumber, cement stabling, R. R. fare	224 28
" 30	615	George B. Martin	" oats, corn, paint, glass	396 69
" 30	616	C. H. Bacon & Co.	Paint, oil, lantern	21 13
" 30	617	Abe Rupley	Nails, picks, shovels, rags, pipe	21 00
" 30	618	Chicago & Alton R. R	Freight	1 10
" 30	619	James M. Leighton	R. R. fare, lock, repairs on wagon	11 35
" 30	620	Henry G. Eddy	" " stabling	3 70
" 30	621	Almond Thomas	" " Hay	14 77
" 30	622	Isaac Nobes	Stone	330 06
" 30	623	Joseph Duso	Use of boat, "W. A. Steel"	105 00
" 30	624	John Parr	" " "Mary O'Rely"	60 00
" 30	625	A. J. Leith, Receiver	Iron	19 10
" 30	626	Brooks & Co	Stove, iron, pump, labor	127 51
" 30	627	Mason, Plants & Co.	Lock, butts	3 40
" 30	628	H. Burrell & Co	Coal	18 40
" 30	629	James G. Scott	Lumber	11 20
" 30	630	Strawn & Powell	" sawing	4 48
" 30	631	Manley & Smeeton	Iron, locks, nails, bolts, pipe	14 69
" 30	632	Haberlin Bro's	" repairs, " " palls	21 75
" 30	633	John N. Shuler	Lumber, shingles	16 38
" 30	634	William Stomont	Castings and foundry work	7 14
" 30	635	S. P. Couch	Whips, repairs to harness and pumps	15 10
" 30	636	E. Y. Griggs	Glass, putty, paint, oil	9 11
" 30	637	John G. Nattinger	Blossburg coal	3 20
" 30	638	W. H. Hull	Toweling, thread	1 95
" 30	639	E. F. Bull	Legal services	288 10
" 30	640	C. B. & Q. R. R.	Freight on oak lumber	43 68
" 30	641	W. B. Titus	R. R. fare, expressage, freight	14 87
" 30	642	Scott A. Wilder	" " palls, horse shoeing	2 70
" 30	643	W. E. Codding	" " telegr'ms, weighing stone	6 95
" 30	644	H. S. Gilbert	Lumber	32 00
" 30	645	Lewis Cook	Repairing valve, chains, coal, lock	8 10
" 30	646	W. T. Matson	Telegrams, livery, stationery	4 86
" 30	647	Telegraph and Herald Co.	Printing letter h'ds, envelopes, vch'rs	15 25
" 30	648	J. O. Glover	Expenses as commissioner, 2 months	3 70
" 30	649	B. F. Shaw	" " 3 "	34 25
" 30	650	Martin Kingman	" " 3 "	25 25
" 30	658	William Milne	Rent of post-office box	75
			Total	$97,971 29

"I."—*Receipts for Lockage at Henry.*

Date.	No. of rec'pt	Name of Collector.	Where Collected.	Amount.
1877. February 28	23	W. T. House	Henry	$23 55
March 31	28	W. T. House	Henry	864 74
April 30	35	Albert F. Dow	Chicago	37 45
" 30	39	W. T. House	Henry	928 75
May 31	45	Albert F. Dow	Chicago	303 72
" 31	46	William Milne	Lockport	1 42
" 31	47	W. E. Codding	Ottawa	3 07
" 31	49	W. T. House	Henry	688 78
June 30	57	Albert F. Dow	Chicago	175 36
" 30	59	W. E. Codding	Ottawa	19 02
" 30	60	W. T. Mason	LaSalle	20 45
" 30	61	W. T. House	Henry	724 41
July 31	70	Albert F. Dow	Chicago	178 66
" 31	72	W. E. Codding	Ottawa	1 25
" 31	74	W. T. House	Henry	427 97
August 31	82	Albert F. Dow	Chicago	210 96
" 31	84	W. E. Codding	Ottawa	2 78
" 31	86	W. T. House	Henry	374 29
September 30	90	Albert F. Dow	Chicago	147 69
" 30	92	W. E. Codding	Ottawa	11 74
" 30	93	W. T. Mason	LaSalle	4 22
" 30	94	W. T. House	Henry	347 14
October 31	101	Albert F. Dow	Chicago	78 46
" 31	103	W. E. Codding	Ottawa	1 86
" 31	104	W. T. House	Henry	232 97
November 30	117	Albert F. Dow	Chicago	48 29
" 30	119	W. E. Codding	Ottawa	7 05
" 30	120	W. T. House	Henry	196 64
		Total		$6,062 09

"J."—*Disbursements for Lockage at Henry.*

Date.	No. of vch'r	Name.	For what expended.	Amount.
1876. December 31	47	W. T. House	Salary as coll'r, excha'ge, dray'ge	$81 30
1877. January 31	102	"	" " ink	80 25
February 28	157	"	" " labor, blacksmit'g	91 48
March 31	206	John Alston & Co.	Oil	10 15
" 31	210	W. T. House	Salary as collector, wood, excha'g assistance	84 90
" 31	211	William Duke	Salary as lock tender	35 00
" 31	212	Charles J. Sleater	" "	35 00
April 30	213	William Thomas	Pay-roll for labor	150 00
May 31	288	"	" "	150 00
June 30	346	"	" "	150 00
July 31	396	"	" "	140 00
August 31	447	"	" "	140 00
" 31	496	B. F. Shaw	Expenses as Commissioner	8 25
" 31	497	Martin Kingman	" "	1 00
September 30	499	William Thomas	Pay-roll for labor	140 00
" 30	541	J. O. Glover	Expenses as Commissioner	10 10
" 30	542	John Alston & Co.	Oil	8 70
October 31	543	William Thomas	Pay-roll for labor	118 71
November 30	595	"	" "	110 00
" 30	654	W. T. House	Exch'e on remittan's, wood, labor	27 63
" 30	655	J. E. and F. A. Powell	Oil, paint, lamp chimneys, ink	10 65
" 30	656	C. Gould	Axe, oil can, nails, square, awl	16 80
" 30	657	J. C. Law	Lumber	5 15
			Total	$1,605 07

"K."—*Receipts for Lockage at Copperas Creek.*

Date.			No. of Recp.	Name of Collector.	Where Collected.	Amount.
1877.	Oct.	31	101	Albert F. Dow	Chicago	64
	"	31	104	W. T. House	Henry	$25 50
	"	31	105	Isaac N. Munson	Copperas Creek	39 69
	Nov.	30	117	Albert F. Dow	Chicago	1 37
	"	30	120	W. T. House	Henry	63 00
	"	30	121	Isaac N. Munson	Copperas Creek	283 77
				Total		$413 97

"L."—*Disbursements for Lockage at Copperas Creek.*

Date.			No. of Recp.	Name.	For what expended.	Amount.
1877.	Oct.	31	543	William Thomas	Pay-roll for labor	$21 29
	Nov.	30	595	" "	" "	150 00
	"	30	658	William Milne	Expenses to Peoria	14 50
	"	30	659	J. M. Terwilliger	One safe	175 00
	"	30	660	J. T. Rogers & Co	Lumber ripping	15 83
	"	30	661	Walker, Thompson & Co	Nails, wrench, hatchet, locks	5 98
	"	30	662	Colburn, Birks & Co	Oil, tank, can	22 88
	"	30	663	Charles Fisher & Co	Glass, oil, paint	2 75
	"	30	664	Shelly & Son	Lanterns, reflector, wicks	5 50
	"	30	665	McCoy & Straut	Grease	2 50
	"	30	666	Z. N. Hotchkiss	Waste	2 60
	"	30	667	Cutler, Sandmeyer & Co	Stove pipe	90
	"	30	668	Adair & Utley	Letter book, brush, bowl	2 80
	"	30	669	Kingman & Co	Expressage, freight, hauling safe	28 65
	"	30	670	Sloan, Johnson & Co	Salt	1 30
	"	30	671	J. L. Knowlton & Co	Boat hooks	1 00
				Total		$453 48

"M."—*Receipts and Disbursements on account of the Little Wabash River Improvement from December 1, 1876, to November 30, 1877, inclusive.*

Date.			No. of rec'pt or v'ch r	Name.	For what received or for what expended.		Amount.
					RECEIPTS.		
1877.	Jan.	1	.....	.....	Rent of water-power to Jan. 1. 1877	$165 00	
	Sept.	18	.....	.....	Rent of water-power to July 1. 1877	165 00	
							$330 00
					DISBURSEMENTS.		
1876.	Dec.	2	1	W. P. Abshier	Removing drift	$25 88	
1877.	Jan.	1	2	J. W. Lungtree	Building dyke or levee	208 40	234 28
							$95 72
					Repaid amount advanced by former Treasurer, as per report of Canal Comm's Dec. 1, 1876, page 27		18 03
					Balance on hand in hands of Treasurer		$77 69

APPENDIX.

List of Notes on Hand November 30, 1877.

Number of notes.	No. on note.	Amount of note.	Total of notes.	Total.
1—Sale in 1863. (Sale on 20 years' time, interest payable annually.)		$711 00	$711 00	
1—Sale in 1863. (Sale on 20 years' time, interest payable annually.)		252 00	252 00	$963 00
1—Sale in 1875	2	1,550 00	1,550 00	
1— " "	3	250 00	250 00	
1— " "	4	196 00	196 00	
1— " "	5	583 31	583 31	2,579 31
2— " 1876	7	400 00	800 00	800 00
Total				$4,342 31

Statement of number Canal Boats running; of Miles run; of Clearances issued, and of Tons transported on the Illinois and Michigan Canal during eighteen years, viz: from 1860 to 1877 inclusive.

Date.	Clearances issued	Boats running.	Miles run.	Tons transported
1860	3,926	201	235,684	367,437
1861	6,389	194	415,599	547,295
1862	7,044	211	474,976	673,590
1863	5,810	240	418,713	619,599
1864	4,527	228	300,340	510,286
1865	3,907	228	360,614	616,140
1866	5,488	230	406,784	746,815
1867	4,188	209	357,623	746,954
1868	4,128	218	345,169	787,827
1869	4,524	219	385,050	817,738
1870	2,903	179	242,650	585,870
1871	3,523	186	278,948	629,975
1872	*5,018	173	334,820	783,641
1873	*4,743	172	328,164	849,533
1874	*4,296	152	288,075	712,020
1875	*3,544	142	259,878	676,025
1876	*4,049	†145	302,024	691,943
1877	*4,008	†145	272,788	605,912

* Includes clearances at Henry and Copperas Creek.

† Of this number 23 are steam canal boats.

Exhibit from 1848 to 1877, inclusive.

Year.	Ordinary repairs.	Extraordinary repairs, renewals and hydraulic works.	Gross expenses.	Tolls.	Canal opened.	Canal closed.	No. of days open.
1848.....	$36,452	$6,744	$43,197	$87,890	April 19.....	Nov. 29.....	224
1849.....	43.922	26,999	70,922	118,375	April 20.....	Dec. 6.....	231
1850.....	38,418	19,996	58,415	125,504	March 22.....	Dec. 6.....	259
1851.....	39,447	19,027	58,475	173,300	March 15.....	Dec. 8.....	269
1852.....	42,816	10,692	33,508	168,577	March 29.....	Dec. 8.....	255
1853.....	40,383	4,486	44,870	178,372	March 14.....	Dec. 12.....	274
1854.....	36,587	16,654	53,242	198,326	March 15.....	Dec. 2.....	263
1855.....	38,216	32,657	70,873	180,519	April 3.....	Dec. 12.....	253
1856.....	33,101	58,357	91,458	184,310	April 8.....	Dec. 4.....	241
1857.....	37,256	65,825	103,082	197,830	May 1.....	Nov. 20.....	204
1858.....	36,115	21,972	58,088	197,171	April 1.....	Dec. 1.....	244
1859.....	34,026	40,406	74,432	132,140	March 16.....	Dec. 3.....	264
1860.....	34,308	48,275	82,583	138,554	March 8.....	Nov. 26.....	264
1861.....	39.238	15,823	55,061	218,040	March 4.....	Nov. 28.....	270
1862.....	40,024	15,337	55,362	264,657	April 1.....	Dec. 3.....	247
1863.....	48,294	13,021	62,715	210,886	March 4.....	Dec. 1.....	271
1864.....	47,535	18,572	66,107	156,607	March 10.....	Dec. 1.....	265
1865.....	39,255	85,614	124,869	300,810	April 10.....	Nov. 15.....	218
1866.....	43,716	72,647	116,363	302,958	April 11.....	Oct. 31.....	203
1867.....	46,152	116,504	162,656	252,281	April 10.....	Nov. 15.....	209
1868.....	52,984	69,067	122,052	215,720	April 4.....	Oct. 31.....	210
1869.....	49,514	42,251	91,765	238,759	April 7.....	Nov. 15.....	222
1870.....	43,098	65,597	108,695	149,635	April 7.....	Oct. 8.....	184
1871.....	54,555	42,667	97,222	159,050	April 6.....	Nov. 25.....	234
1872.....	42,785	46,090	88,876	165,874	April 1.....	Dec. 1.....	245
1873.....	*53,525	27,573	81,098	166,641	April 10.....	Nov. 20.....	225
1874.....	§49,139	24,659	73,798	144,831	March 30.....	Nov. 20.....	236
1875.....	‖46,241	28,270	74,511	107,081	April 15.....	Nov. 28.....	228
1876.....	†42,418	49,167	91,585	113,293	March 25	Nov. 18.....	239
1877.....	‡54,965	55,053	110,018	96,913	April 16.....	Dec. 1.....	230

NOTE.—The figures in the above table, from 1848 to May 1, 1871, are as given by the Trustees of the Illinois and Michigan Canal.

* In this amount is $15,400 paid collectors, lock-tenders, and incidentals, which would leave the amount properly chargeable to ordinary repairs, $38,125.

§ In this amount is $15,399 paid collectors, lock-tenders, and incidentals, which would leave the amount properly chargeable to maintenance and repairs, $33,740.

‖ In this amount is $14,523 paid collectors, lock-tenders, and incidentals, which would leave the amount properly chargeable to ordinary repairs, $31,718.

† In this amount is $12,757 paid collectors, lock-tenders, and incidentals, which would leave the amount properly chargeable to ordinary repairs. $29,661.

‡ In this amount is $12,825 paid collectors, lock-tenders, and incidentals, which would leave the amount properly chargeable to ordinary repairs, $42,140.

THE LEASES OF WATER POWER

Stand as they did at the last report, except that the lease of Dam No. 2, Joliet, was declared forfeited December 9, 1876, for non-payment of rent. This power has been temporarily rented since, no lease having as yet been made of it. The following is the schedule as they now stand:

Name of Lessee.	Description of Lease.	Time.	Date given or renewed.	Yearly Rent.	Payable.	Remarks.
Norton & Co	Lot 1, block 122, Lockport	20 years	March 4, 1873	$300 00	Semi-annually	Rent of lot 1 not included
Norton & Co	Lot 6, block 122, Lockport	20 "	May 1, 1873	200 00	"	Rent of lot 6 not included
Norton & Co	Surplus water at Lockport	20 "	July 1, 1866	2,177 00	"	Rent commenced July 1, 1872
G. W. Hyde	Dam No. 1, Joliet	20 "	July 17, 1876	1,220 00	"	Additional rent commenced July 1,'72
R. Sandiford	Dam No. 2, Joliet	Temporary	Dec. 9, 1876	800 00	Mouthly, in advance	
S. D. Sprague	Dupage Dam	10 years	May 31, 1871	200 00	Semi-annually	
Ottawa Hydraulic Company	Ottawa	20 "	May 1, 1872	750 00	"	

"P."—*Unsold Canal Lots, November 30, 1877.*

Lots.	Block.	Valuation.	Total.
BRIDGEPORT.			
1,2,3,4,5,6,7,8,9	12	* $30,000 00	
	13	2,000 00	
Triangular lot (not numbered on plat)		1,000 00	$33,000 00
LOCKPORT.			
1,2	71	† $6,000 00	
4,5	102	‡ 2,575 00	
1,2,3	103	690 00	
3	114	80 00	
2	116	80 00	
5,6,7,8,9,10,11,12	121	2,400 00	
1,2,3,4,5,6	122	3,000 00	
1,2,3,4,5	123	1,425 00	
2,3,6,7	124	240 00	
1,2,3,4	125	200 00	
1,2,3,4	126	100 00	
2,3,6,7	127	200 00	
2,3,6,7	128	160 00	
1,2,8	129	30 00	
	131	10 00	
	134	25 00	
	135	40 00	$17,255 00
JOLIET.			
1,2,3,4,5,6,7,8,9,10,11	1	$110 00	
1,2,3,4,5,6,7,8,9,10	2	100 00	
4,5,6,7,8	3	100 00	
10	5	150 00	
11,12,13,14,15,16	37	2,000 00	
6	39	50 00	
	42	25 00	
1	43	200 00	
	44		
East part lot 5, Old Town, called "McKee Tract."	16	3,000 00	$5,785 00
DUPAGE.			
8	16	$10 00	
1,2	21	40 00	
..... (worth nothing—inundated)	51		
8,9 " " "	4		$50 00
KANKAKEE.			
	30		
	31		
	32		
	33		
	34		
	37		
	38		
	39		
	40		
	41		
	42		
Being in section 31, town 34, range 9, containing 16 32-100 acres, at $25		$408 00	$480 00

* This amount includes buildings, viz: Collector's office, lock-house, engineer's house, and hydraulic building.

† This amount includes buildings, viz: Canal office and house.

‡ This amount includes buildings, viz: State shop. barn, etc.

Statement—Continued.

Lots.	Block.	Valuation.	Total.
OTTAWA.			
.....	20	$10 00	
1,2,3,4,5,6,7,8.....	21	4,000 00	
1,2,3,4,5,6,7,8,9,10,11,12.....	22	600 00	
1,2,3,4,5,6.....	23	600 00	
.....	24	300 00	
.....	25	500 00	
.....	26	500 00	
.....	27	400 00	
.....	28	50 60	
6—State's addition to Ottawa.....	43	200 00	
			$7,160 00
LASALLE.			
1,3,7,12,13.....	19	$170 00	
3,12.....	38	40 00	
9.....	41	150 00	
2,4,7,10,11,12,13.....	45	295 00	
1,8,13,14.....	101	100 00	
1,2,7.....	124	40 00	
10, (except right of way).....	126	75 00	
1,2,3,5, (except right of way).....	127	185 00	
8,9,10,11.....	127	400 00	
9,10,11.....	131	900 00	
2,3,4,5,6,7,8,9,10.....	137	2,220 00	
1,2,3.....	141	1,200 00	
1,2,3.....	142	750 00	
			$6,525 00
WINNEBAGO.			
1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,.....	48	$400 00	$400 00

Unsold Canal Lands, November 30, 1877.

Description.	Secti'n.	Town	Range.	Acres	Valuation per acre.	Valuati'n of tract.
East point of island, middle fraction sw fractional quarter.....	11	33	3	3.50	$1 00	$3 50
Fraction south of canal, e hf nw¼.....	17	33	3	.72	1 00	72
Three small islands.....	15	33	4	.....	.....	5 00
Part of island in n hf.....	17	33	4	.....	.....	5 00
Island in section	19	33	5	52.44	6 00	314 64
Island in section	1	33	7	13.09	1 00	13 09
North fr of sw fr qr, and n fr se fr qr.....	9	33	9	47.43	35 00	1,185 75
East part s fr se fr qr.....	35	35	9	22.45	8 00	179 60
East fr of se fr qr.....	11	38	12	4.60	10 00	46 00
Total	.....	.....	.....	.....	.....	$1,753 30

Recapitulation.

	Valuation.	Total.
Unsold lots—Bridgeport, 11	$33,000 00	
" Lockport, 54	17,255 00	
" Joliet, 38	5,785 00	
" DuPage, 6	50 00	
" Kankakee, 11	408 00	
" Ottawa, 33	7,160 00	
" LaSalle, 49	6,525 00	
" Winnebago, 17	400 00	$70,533 00
Unsold lands		1,753 30
Total		$72,286 30

" Q."—*Statement of articles cleared, Illinois and Michigan Canal and locks at Henry and Copperas Creek, for the year ending November 30, 1877.*

Articles.		Canal.	Lock at Henry.	Lock at Copperas Creek.
Flour	Barrels.	90,035	25	2,228
Lime, common	"	411		113
Lime, hydraulic	"	938		
Oil	"	300	6	
Salt	"	19,152	124	386
Barley	Bushels.	1,090	200	
Corn	"	4,118,828	696,725	
Oats	"	1,090,035	78,664	
Potatoes	"	499	315	
Rye	"	66,086	55,000	18,400
Wheat	"	575,786	1,444	2,050
Agricultural implements	Pounds.	8,990		
Butter	"	19,911		
Carpenters and joiners work	"	59,913		
Coal, mineral	"	32,447,390	16,672,000	470,000
Drain pipe	"	651,555	32,000	
Eggs	"	3,281		
Empty barrels	"	1,226,320	14,840	165,660
Furniture, household	"	73,109		
Hay and fodder	"	8,822		
Iron, all kinds	"	683,741	2,195,000	10,000
Iron ore	"	356,180		
Ice	"	59,194,000	105,390,000	780,000
Merchandise, including dry goods groceries, hardware, cutlery, crockery and glassware	"	1,049,969	218,061	1,454,810
Meal	"	6,980,277		
Machinery	"	81,710		
Nails and spikes	"	65,100		
Sand and other earths	"	16,055,400	3,224,995	
Staves and headings	"	1,659,000		
Seeds	"	1,962,551		21,400
Wagons and other vehicles	"	48,330	1,000	9,000
All other articles not enumerated	"	2,107,927	223,500	6,000
Brick	Number.	859,500		
Lath	"	5,429,070		
Shingles	"	22,970,750		6,000
Posts and rails	"	127,067		
Lumber, B. M	Feet.	48,253,520	100,000	20,500
Siding	"	228,892		
Flooring	"	143,633		
Stone	Cubic yards.	132,515		
Tanners bark	Cords.	121	148	
Wood	"	593		
Passengers	Number.			131
Boats	Miles.	254,608	18,180	

Commissioners.

Joseph Utley	Dixon, Illinois	Time expired May 22, 1877
W. N. Brainard	Chicago, "	" " "
H. G. Anderson	Peoria, "	" " "
J. O. Glover	Chicago, "	Time commenced May 22, 1877
B. F. Shaw	Dixon, "	" " "
Martin Kingman	Peoria, "	" " "

List of Officers and Agents employed by the Board of Canal Commissioners in 1877.

Name.	Occupation.	Compensation.	Remarks.
Daniel C. Jenne	Chief Engineer	$4,000 00	Per annum
William Thomas	General Superintendent	3,000 00	"
William Milne	Clerk in general office	1,020 00	"
S. A. Anderson	Clerk in Treasurer's office	600 00	" Services ceased May 31, 1877
Charles Levings	Assistant Engineer at Copperas Creek	1,800 00	"
Robert Ross	Inspector of Masonry at Copperas Creek	1,200 00	" Employed less than 1½ months during last year.
Albert F. Dow	Collector of tolls at Chicago	1,400 00	Per annum, and rent of engineer's house at Bridgeport
William Milne	" " Lockport	960 00	"
W. E. Codding	" " Ottawa	960 00	"
W. T. Mason	" " LaSalle	960 00	" Services ceased Sept. 10, 1877
W. T. House	" " Henry	960 00	"
Isaac N. Munson	" " Copperas Creek	960 00	" Services commenced Oct. 28, 1877.
William Cook	Inspector of boats at Chicago	50 00	Per month — During season of navigation with rent of old lock house

RATES OF TOLL

Established upon the Illinois and Michigan Canal, and the Lock at Henry, in the Illinois River, by resolution of the Board of Canal Commissioners, passed 21st of June, 1877.

On freight boats, per mile on the canal..... 3½ cents.
On the following articles, per 1,000 lbs. per mile, and in the same proportion for a greater or lesser weight, the rates of toll and lockage at Henry, are as follows:
Lockage at Henry, freight boats..... 1½ cents per ton measurement.
" " *steamboats..... 1½ " " "
" " ice boats..... 1½ " " "
"Through freight" is that which is cleared from Henry to Chicago; or Chicago to Henry. "Local freight" includes all other freight.

Articles.	Through Freight. Tolls in mills.	Local Freight. Tolls in mills.	Lockage. Lockage in cents.
Beans	2	2	3
Barley	2	2	3
Buckwheat	2	2	3
Bran	2	2	3
Bark, tanners'	1	1	1½
Barrels, empty	2	2	3
Cotton, raw in bales	1	1	3
Corn	2	2	3
Charcoal	1	2	1
Coal, per ton, per mile	1	1	3
Coke	1	2	3
Clay	½	½	3
Drainage pipe	1	1	3
*Flour	2	2	3
Furniture, household	2	2	3
Hay and fodder	2	2	3
Hemp	2	2	3
Hoops, and materials for	2	2	3
Hubs, boat knees and bolts	2	2	3
Iron, pig and scrap	¾	¾	2
Iron, railroad	¾	¾	2
Iron, wrought and cast	2	2	3
Ice	1	1½	1½
Iron ore	¾	¾	2
Lime, common	1	1	2
Lime, hydraulic	1	1	2
Lead, pipe, sheet and roll	1½	2	3
Lead, pigs and bars	1½	2	3
Land plaster, bone dust, and super phosphate	1	1	1
Merchandise, (including hardware, dry goods, cutlery, groceries, crockery, and all other articles not specified)	2	2	3
Meal	2	2	3
Machinery	2	2	3
Oats	2	2	3
Rye	2	2	3
Salt, in sacks or barrels	1	1½	2
Seeds	2	2	3
Shorts and screenings	2	2	3
Shipstuff	2	2	3
Staves and heading	2	2	3
Sand and other earth	½	½	1
Wheat	2	2	3
Zinc, spelter	2	2	3
Passengers			5

Rates of Toll—Continued.

Articles.		Through Freight. Tolls in mills.	Local Freight. Tolls in mills.	Lockage. Lockage in cents.
On the following articles toll per mile will be computed by number or measure.				
*On each 1,000 feet of lumber	Per mile	5	5	5
On each 1,000 feet of dressed flooring	"	4	4	5
On each 1,000 feet of siding	"	2	2	2½
On each 1,000 lath	"	1	1	1¼
On each 1,000 brick	"	3	3	5
On each 100 split posts or fence rails	"	4	4	5
On each 1,000 shingles	"	½	½	1
On each 100 R. R. ties	"	8	8	8
*On each cord of wood for fuel	"	8	10	8
*On each cubic yard (27 c. ft.) dressed or sawed stone	"	7	10	10
" " " rubble stone	"	4	5	15
" " " dimension stone	"	6	8	15
" " " McAdam stone	"	3	4	9

* No steamboat to be rated at over 500 tons.

Provided that on stone transported over 30 miles the tolls shall not exceed 15 cents per cubic yard on McAdam or rubble, and 25 cents per cubic yard on dimension and dressed or sawed stone.

* Provided that on wood transported over 40 miles the tolls shall not exceed 40 cents per cord. All timber on boats shall be taken board measure.

* Provided that on lumber transported, 90,000 feet shall be a canal boat load, and 75,000 feet a propeller load—all over that free of toll. Flooring, siding and shingles shall be figured upon the same basis.

The weight of a box, bag, crate, vessel or thing in which any article may be contained, shall be added to the weight of the article itself, and toll computed accordingly.

* Four sacks to be figured as one barrel.

The toll on stone, shipped from any point on the canal, through the Henry lock, will be figured at through rates.

Duplicate bills of lading required in all cases, one to be deposited with the Collector to whom toll is paid.

N. B.—The attention of all masters and shippers is hereby directed to the following sections of the Rules, By-Laws and Regulations of the Illinois and Michigan Canal, to-wit: Sections 55 to 63, inclusive; and the rules established for the lockage of boats at Henry.

The lockage rates at Copperas Creek were fixed by resolution of the Board October 26, 1877, the same as at Henry; provided, that any boat having passed either lock and paid lockage, shall be entitled to pass the other lock free, on that passage (up or down,) this to apply only to the boat, the cargo to be charged lockage at both locks, as per toll sheet. Also, that the rate for passengers be fixed at 5 cents for each lock.

* By resolution of the Board of October 11, 1877, the "through" rate on lumber was made four mills and no lockage for the rest of the season of 1877.

B. F. SHAW, *Secretary.*

REPORT OF SUPERINTENDENT.

SUPERINTENDENT'S OFFICE,
ILLINOIS AND MICHIGAN CANAL,
LOCKPORT, ILL., December 1, 1877.

To the Honorable Board of Canal Commissioners:

GENTLEMEN.—In compliance with the directions of your Board, I herewith submit the following report, relative to the maintenance and repairs of the Illinois and Michigan Canal, during the year ending November 30, 1877.

At the close of the year ending November 30, 1876, as will be seen by reference to the report of the Board of Canal Commissioners for that year, the repairs of two important structures had been commenced. I refer to the trunk of the Kankakee aqueduct and rebuilding lock No. 9 at Marseilles. The materials for the trunk of the aqueduct had all been procured, framed and delivered on the ground, ready to put in place as soon as the water was drawn off and the old structure removed. This work was prosecuted vigorously and completed about the middle of January, 1877, at a cost of $2,146.51, to which add the expenses in 1876 of $9,101.41, making the total cost $11,247.92. The stone for the lock had all been delivered in the rough, but were not all paid for. This work made good progress, and was completed about the 1st of April at a cost of $7,940.68, to which add expenses of last year of $4,067.35, making in the aggregate $12,008.03, from which deduct $1,000 the cost of derricks, and tools included in last years' expenses and not properly chargeable to this work, leaving total cost $11,008.03.

Owing to the large accumulation by deposit of mud, sand and other material, at different points on the main line of canal, I was compelled to organize, during the suspension of navigation, a number of gangs of men, and remove the same with wheelbarrows and shovels, at places most obstructed, and this for lack of the necessary dredges to perform the work during navigation, which is by far the cheaper way of doing the work. The places where the most work was required, were at points remote from towns, and in order to board and keep the men, I located three repair boats at these places before drawing off the water. This work was prosecuted during the entire winter with quite favorable results, but with large expense.

The masonry in the abutments and piers of the Fox river aqueduct, has for several years given evidence of decay, and it was found that important repairs must be made or, the structure would fail. After the water was drawn off in 1876, a careful examination showed that the masonry in the abutments must be repaired, as the face stone had become so much decayed as to fall to pieces. The work of taking

down the face stone and rebuilding the same with new stone, was immediately commenced and prosecuted with energy, when the weather would permit. Great care was taken to have these face stone well bonded with the old backing, in order to make substantial work. The total cost was $5,220.93.

At the Walbridge culvert 48 feet of the old wooden arch (put in there hastily during the season of navigation in April, 1865,) was taken up and a substantial stone arch built in its place, under the center of prism of canal, the balance of the old culvert being left in, as it was in fair condition. The cost of this work, including the excavation and refilling, was $1,080.72.

The lock house at lock No. 13, between Utica and LaSalle, was burned down in the early part of the winter and rebuilt at a cost of $535.12, in time for the opening of navigation. At the breaking up of the rivers in the vicinity of the canal, about the first of April last, heavy damage occurred to the canal, and Fox river feeder; at the dam at Dayton for the Fox river feeder, the river raised so high as to run over a guard-bank, above the east abutment and cut out a large channel in the rear of said abutment, also damaging the rear of the tow-path of feeder for some distance below the dam. The breach in rear of abutment was repaired by taking out the old abutment and building a new one 127 feet farther east at the foot of the high land, and extending the dam the same distance, making the total length of dam 600 feet, thus giving 127 feet increased water-way, which will prevent so high a rise over the dam again. The tow-path has been repaired by building a heavy slope wall, and all is now in such shape that I feel safe in saying that very few repairs will be required at Dayton for many years. The cost of this work was $3,334.85.

With the difficulty at Dayton, our trouble had only commenced. The Desplaines river, from Lemont to Summit, was raised to a higher point than ever before known. This was caused by parties interested in the Ogden-Wentworth ditch, who had built a dyke about six feet high across the valley of the Desplaines river east of the Summit, leaving only a space of 20 feet, where an open bulk-head had been built across said ditch and used as a bridge. In this way the overflow in a high stage of water towards Chicago river, was stopped, except what passed through this bulk-head, thus forcing a large part of the volume of water in the river south, towards Lemont, along the protection bank of the Illinois and Michigan Canal, from Summit to Lemont, causing an overflow and break of this bank in five or six different places. At Willow Springs and Mount Forrest the breaks into the canal were very serious, each being from one to three hundred feet in width, and in some places the full depth of canal. The one at Mount Forrest being entirely in quicksand, became so wide and deep that it discharged a very large portion of the river into the canal, and raised the water in the same ten feet at that point, and filled the prism of the canal with sand and other material.

The opening of navigation to Chicago was delayed by this cause from the 11th to the 16th of April. The work of repairing the banks and cleaning out the channel, was immediately commenced and prosecuted with all the forces that could be brought to bear upon it, and the whole work was completed at a cost of $9,992.00. The dam at Channahon, across the DuPage river, 150 feet in length and 11 feet

high, has been rebuilt with dimension stone in a very substantial manner, at a cost of $3,207.24.

The nose or upper end of the piers of the Fox river aqueduct had become so much decayed, and crumbled to pieces, as to require immediate attention. They were originally built in a semi-circular form, with a batter of one inch to the foot, and in their disintegrated condition, the ice in the river coming down and striking them, broke them to pieces and forced the stone out. Six of the seven piers have been repaired by extending the wall ten feet up the river in V form, on a batter of five inches to the foot, with heavy dimension stone, well bound into the old wall, thus forming a substantial ice breaker. This part of the work, as I believe, has been placed in a safe condition at a cost of $5,404.69.

Lock No. 10 at Marseilles had been in a very doubtful condition for several years, and could not safely be relied upon any longer. By the orders of your honorable Board this work was commenced in July last by contracting the quarrying and cutting of the face stone, and all of the face and backing were delivered on the ground before the close of navigation. The total expenses to date for this work are $5,965.44. The work of removing the old lock and building the new one, will be prosecuted this winter as fast as the weather will permit.

The trunk of the Nettle Creek aqueduct at the city of Morris had so far failed as to require rebuilding, and the material was provided, framed, and delivered on the ground before the close of navigation, and is now being raised. The cost up to this date is $694.04.

A new bridge has been built over the canal at Lemont, 86 feet span, at a cost of $494.50. The tow-path bridge over the DuPage River at Channahon, consisting of two spans, one 98, and the other 76 feet, has been rebuilt at a cost of $1,000.50. The tow-path bridge at Rock Run, 133 feet long, has been rebuilt of oak timber, at a cost of $678.53. The materials for a bridge over the canal at Aux Sable and one mile east of Morris, have been provided and delivered on the ground ready to raise, at a cost of $437 each.

The culvert one mile east of Aux Sable lock has been faced in the arch with 12x12 inch timber in a substantial manner. The lining of the Kickapoo culvert has been extended at each end so that it is now in a safe condition.

Two new flat boats have been added to the dredging machinery. A new frame for the steam crane and a new swing chain have been provided. The dredge has been kept in operation during the entire season. After getting through with the breaks between Summit and Lemont, it was removed to the Lockport end of the Summit level, where it has been in constant operation on that level and the one below the lock, removing about 400 cubic yards per day of the deposit which comes into the canal, through the Ogden-Wentworth ditch from Mud Lake. Not less than 40,000 cubic yards of this material has been removed from the canal at Lockport this season; and still there is another season's work for the dredge of the same material now in the canal at this point, beside a steady increase from the same quarter. I would respectfully call your attention to this abominable outrage committed upon the public property. The sum of $75,000 will not now make the State good, for the damage done to the Illinois and Michigan canal by this nuisance, and the damage to the canal must

continue as long as that ditch remains open, and in fact it will grow worse every year until it is closed. The authorities of the city of Chicago, or some other parties, have constructed a dam across this ditch, the past season, which is two feet lower than the natural banks of the river, and there is now six inches of water flowing over it. The dam is about 50 feet long, and the water which passes over it runs rapidly down through a narrow channel, taking with it the soft vegetable mould or mud of this swamp land, and deposits large portions of it in the canal at Lockport, amounting to half an inch every 24 hours during a considerable portion of the year. In some places where I had dredged last year and left eight feet of water, we found less than four feet when we commenced dredging this season. The cost of dredging at the Lockport end of the Summit level, and in the first level below, has been $6,483.94, making a grand total of expense for this year, chargeable to the Ogden-Wentworth ditch of $16,475.94.

The deposits from this ditch do not all stop at the Lockport end of the Summit level; the next level below is so filled up that it is difficult for boats to meet and pass. In the upper part of the canal above dam No. 1, at Joliet, and in the channel of the canal in front of the penitentiary dock, it is so filled up that loaded boats cannot land. In this part of the canal, where the water used to be 11 feet deep, it is not now over three feet, and for two miles below Joliet heavy deposits are being made.

I have been calling the attention of the Canal Commissioners, the mayor, common council, and their chief engineer, the board of public works, and the board of health of the city of Chicago, to this diversion of the Desplaines river through this ditch, for a long time. They have all visited the same, at different times, as also did the late Wm. B. Ogden, and inspected its workings, and without one dissenting opinion agreed that these views of the effect and operations of this ditch were correct, and that it should and must be closed.

The building of a low dam across the head of the ditch this season has not helped the matter, so far as the canal or city of Chicago are concerned; and unless the ditch is entirely closed, it would have been better to have left it in its former condition. The first high water will cut around this dam; the rent will be made worse than before, and an increased quantity of material plowed out, and sent forward to the canal.

It will be seen by the foregoing that the expenses for maintenance and repairs the past year, have necessarily been quite large. The ordinary repairs have been increased somewhat by the extra work done last winter, and the extraordinary repairs have increased the expenses very materially. Classified, they are as follows:

Extraordinary repairs	$55,053 69
Ordinary repairs	42,139 80
Salaries of collectors, lock-tenders, inspector, clerks, and incidentals not properly chargeable to superintendent's department	12,824 95
Total	$110,018 44

The expenses for the year 1878, will, from necessity, be large. The expense of the completion of Lock No. 10, at Marseilles, will have to be paid. The materials for the trunks of three important aqueducts, on the main line of the canal, known as the Aux Sable, Fox River and Vermillion, 16 spans in all, must be provided for, and will cost not less than $2,000 per span, or $32,000. The nose of the seventh pier of the

Fox River Aqueduct not done this year, will have to be built; the masonry under the trunk of all the seven piers will have to be repaired before the new superstructure is put on next winter, by taking down about four feet of the top, and rebuilding the same with large stone, in such a manner that the face of the wall below can be rebuilt afterwards when necessary. This masonry will cost about $5,000. Some considerable repairs will have to be made to the masonry of the Aux Sable Aqueduct. Several new bridges will have to be built during the season, and several lockgates will have to be renewed. Two new repair boats will have to be built; another dredge must be provided, with all the flat-boats and crane to work the same, adding quite largely to the expenses of the year.

There is a much better prospect for business on the canal for the next season, as there is an abundant crop of corn and oats, in the canal counties, of the past harvest to go forward, and if we would invite it on to the canal we must provide a good, navigable channel, with sufficient depth and width of water for boats drawing 4½ feet, so that they can meet and pass without dragging on the bottom or sides.

I understand that several new steamboats are to be built for the canal trade the coming winter; and with the present outlook, and the assurance of a fair chance, it is quite certain that the canal trade will revive.

There are some other matters that I wish to call to your attention. I am credibly informed that a very unjust discrimination is being practiced in the city of Chicago, by the elevators, against the grain dealers along the canal, and to sucn an extent that it is depriving the canal of a large portion of its revenues. Several of the heavier shippers on the canal have been looking for a site in Chicago to erect an exclusively canal elevator. If this project should go into effect, as at present seems to be probable, I would respectfully recommend that your Honorable Board will grant them the use of that portion of the "90 feet strip" on the tow-path side of the canal, at the extreme end of the tow-path at Bridgeport. This is the most favorable site, as it has the river on two sides, and will give the canal dealers a good opportunity for doing business.

They now have to suffer the injustice of State inspection, which, if it does nothing else, robs the canal of its revenues. The canal lost not less than $10,000 last season through its operations, and I fail to see or understand who has been benefited thereby, or the wisdom or justice in having a system of grain inspection in Chicago, which does not apply to all parts of the State.

The stopping and transferring of grain to railroads in Joliet takes out about one half the tolls, and State inspection, at some seasons of navigation, stops one-half of the grain shipped on the canal, at this point.

It does not prevent it from going forward to market, but keeps it out of Chicago, and deprives the State of the tolls.

I call your attention to this subject in the hope that you may investigate the matter, and, if possible, avoid a repetition of the scenes and operations of last April and May.

All of which is respectfully submitted.

WM. THOMAS,
General Superintendent.

RFPORT OF CHIEF ENGINEER.

CHIEF ENGINEER'S OFFICE,
CANTON, December 18th, 1877.

To the Hon. Board of Canal Commissioners:

GENTLEMEN:—In compliance with your directions, I have the honor to present the final report on the construction of the lock and dam at Copperas creek, for the improvement of the Illinois river.

REPORT.

Since the last annual report all the work has been successfully completed and has been in use from the 23d of October last, and fulfils every expectation. This makes 90 miles of completed navigation with 7 feet depth of water at all seasons of the year when the river is open.

The work progressed very well in December and January last, but after that time the water in the river was so high that but very little work was done until the latter part of July, excepting boating loose stone and framing timber for the dam. Commenced building the dam on the 14th of August by putting in the crib inside of the cofferdam next to west abutment of dam. The dredges commenced work on channel for dam on the 18th, and the first crib was sunk on the 25th of August. From that time the work on dam made fair progress, although the water was from 9 inches to 2 feet above low water, during all the time the dam was being built which made the work very difficult to perform. In order to expedite the same, I raised the top of the apron 6 inches, which makes it that much above low water, and this probably was the means of getting the same completed this year, and will result in no injury to the structure.

Some delay was occasioned by the dredges not making the channel wide enough the first time, and not returning as soon as necessary, but on the whole the progress was as good as circumstances would warrant, and the dam was closed at 3 P. M. on Sunday the 21st of October, and the water run over the same at 10 P. M. of the 22d. If it had not been closed that day, the probability is that it could not have been finished this year, as the water in the river was rising rapidly at the time and has continued to rise most of the time since.

A channel 50 feet wide had been cut through the excavation at head of lock by hand to within 1½ feet of bottom before the dam was raised, which enabled us to draw water through the lock for several days before the dam was closed, and a channel had been cut through the excavation at foot with the dredge, some 60 feet wide. This enables us to pass boats through the lock as soon as the water run over the

dam, or on the 23d of October, and some light draught boats were locked through 2 or 3 days before.

At my request your board gave notice in the public prints in Peoria and St. Louis that navigation would be suspended at the lock and dam at Copperas creek after the first day of October from two to four weeks until the dam was finished. The actual suspension was about three weeks.

I would here say that the St. Louis and Peoria Packet had not made a trip for several weeks before the navigation was closed, as I suppose on account of the low stage of water from September 15th to October 10th.

On the 23d of October there were some 12,000 to 14,000 cubic yards of earth to be excavated at the head and foot of lock to complete the approaches into the same, which has since been taken out with dredges, and so much of the earth above the lock was deposited on and above the dam to complete the necessary filling at that point to make the dam secure.

The guard bank across Spring Lake on the east side of river progressed during the latter part of the summer, and was all finished except a gap of about 25 feet, which was left for the water of the lake to pass out. A few days before the dam was closed this gap was filled and successfully completed before the water raised above. This guard bank will probably require some repairs in the spring, as the water passes over the top during high water, and it will settle more or less, until it gets permanently solid, and hence will require some gravel and loose stone placed upon the top to make it of uniform height and permanently secure. Some 300 cubic yards of loose stone were left over by the contractor, which will come very convenient for the repairs of this bank and can be paid for as used.

In the appropriation of land for the guard bank I have included 2.87 acres of the east bluff, for the purpose of obtaining gravel and other materials for the repairs of this bank, which can be handily loaded on a boat on the upper side and taken to the place required on the bank.

Your board at my suggestion have purchased of the contractor a flat boat 14 by 50 feet, with 33 inch sides, for the purpose of being used in the repairs of this bank. This boat should be kept in the lake to be used in case of an emergency, or for any purpose. About 40 cubic yards of earth or 30 cubic yards of loose stone can be handled on it at a trip.

A description of all the different parts of the work was embraced in the last annual report to which you are respectfully referred, and it is not necessary to reiterate the same in this report. All the work has been completed in accordance with that description, with the exception, that the top of dam is $6\frac{1}{4}$ feet above low water, the filling above the dam is 45 feet in width, and the brush and stone upon it is extended 20 feet below the crib work across the river, but at the abutments it is extended from 30 to 40 feet, and four clusters of piles 30 feet long have been driven above the upper pier head extending up about 70 feet, to prevent boats being carried around the pier towards the dam by the strong current in high water.

After it was supposed that the dredging above and below the lock was completed and the dredges had left, I made an examination and

found some earth, logs and stone in the channel from one to two feet above bottom. The dredges had gone into winter quarters, and the work could not be done until spring I have therefore deducted from the excavation in the final account of A. McArthur 1470.6 cubic yards, amounting at 17 cents, the contract price, to $250. This amount Mr. McArthur has retained from H. S. Brown & Co., the owners of the dredges, and the same should be paid to them (H. S. Brown & Co.) after this work shall have been done to the satisfaction of Isaac N. Munson, Esq., the collector of tolls at the lock, to whom I have explained what is required. It cannot cost the owners of the dredges over $100 to do the work, but I have retained the above amount as a guarantee that the work will be done.

The right of way for the approach to dam and the guard bank on the east side of river, in Tazewell county, has not been obtained, but is in the court for condemnation. The expenses of same will have to be paid from the appropriation. I am of the opinion that there are funds enough left to pay for the dredging above referred to, and the expenses of condemnation of land. The amount on hand will be $723 99 after all other payments are made.

The description of the land required as above is as follows:

Beginning at a point in the east abutment to dam, which is 20 feet north of comb or fall of dam, thence running due east on the center line of section number four (4), township twenty-three (23), north range seven (7) west of third (3d) principal meridian, 200 feet, including a strip of land 250 feet wide on each side of said center, thence due east on said section center, line 724 feet to the west of line of section number three (3) in said above described township, including a strip of land 50 feet wide on both sides of said center line, being 3.96 acres of land in said section No. 4; thence due east on the center line of section number three (3) in said township 3,176 feet to a point 540 feet east of center of section; thence south 45 degrees, east 2,675 feet to the west line of section number two (2) in said township, including a strip of land 50 feet wide on each side of center line, being 3.65 acres in the north half of section No. 3, and 9.78 acres in the south half of section No. 3; thence south 45 degrees, east 1,120 feet to the southeast shore of Second Lake, including a strip of land 50 feet wide on each side of said center line, containing 2.57 acres in the southwest quarter of section No. 2, in said township.

Also, a piece of land described as follows: Beginning at a point 744 feet east of the southwest corner of section No. 2, thence east 500 feet, thence north about 500 feet to the foot of bluff and edge of Second Lake, thence southwesterly along southeast edge of Second Lake to the place of beginning, containing 2.87 acres in southwest quarter of section No. 2, be the same more or less.

The whole quantity of land will be as follows:

	Acres.
In section No. 4	3.96
In section No. 3, north half	3.65
In section No. 3, south half	9.78
In section No. 2, southwest quarter	2.57
In section No. 2, southwest quarter	2.87
Total	22.83

In section No. 3, 2.06 acres are in Spring Lake.
In section No. 2, 0.64 acres are in Second Lake.

The present contractor, Archibald McArthur, Esq., to whom the contract was assigned July 17th, 1875, by Willard Johnson, and his brothers William and James, under the firm of McArthur Brothers, have had to work under very serious embarrassments from almost the time they took possession, as may be seen from an examination of the annexed water gauges. At the date of the assignment water in the river stood at 3.5 feet above low water, but on the last day of that month it was 7 feet and rising rapidly, so that the lock-pit had to be filled, and it run up to 12 feet, and then receded again, and we were enabled to pump out the pit in September.

During the time since that date the river has not been down to low water mark. Only in the last of September and the first days of October, 1877, has the water been below one foot. Under all these discouraging circumstances the contractors have improved all the time with energy, when there was opportunity to work, and they are deserving of great credit for driving the work to completion this year.

It has been much more expensive to perform the work under such circumstances, for, when getting their forces organized for a vigorous prosecution of the work, by a sudden rise in the river they would have to stop, and their men would leave, and then again reorganize when the river got to a stage that they could work. The unhealthy location has been very disastrous in disorganizing their men; yet they have never complained or refused to perform the work according to the requirements of the contract and the directions of this department, and in no case have they ever asked for any leniency from a strict construction of the contract and specifications.

The contract is now settled up to the entire satisfaction of all parties. I would state here that on the first day of December the work was not all completed, but there was so little to be done I considered it best to wait a few days, embrace the whole final completion, and close it all up in this report, which accounts for the date.

Spring Lake Canal or Outlet to the Illinois River.

In the last report it was recommended to excavate a canal from the Illinois River to Spring Lake, to enable boats to pass into the upper part of the lake, after the guard bank from the dam to the east bluff was built across the lake. The Commissioners did not feel authorized to construct this canal, and on their recommendation the last General Assembly passed the following act:

"Section 1. *Be it enacted by the People of the State of Illinois represented in the General Assembly*, That the sum of six thousand two hundred dollars ($6,200) from the net revenues of the Illinois and Michifian Canal of the year 1877, or as much thereof as may be necessary, shall be, and the same is hereby appropriated, to be expended by the Canal Commissioners in opening an outlet from Spring Lake to the Illinois River above the lock and dam at Copperas Creek, in such manner as will afford a safe and convenient passage for canal boats, or other water craft of like size, to and from said lake into the Illinois River."

Approved May 17, 1877.

On the 10th day of August your Board advertised for proposals to be received on the 21st of August for the construction of said canal, and on the 24th of the month the work was awarded to Gordis R. Cobleigh and James M. Buchanan, of Pekin, and contract made.

The work was immediately commenced, progressed well, and was finished and settled up on the 26th day of October. The cost at contract prices amounted to $3,955.55 to which add $527.30 for engineering, and $102.75 for contingent expenses, making the total $4,585.40, to which will be added the cost of condemning the land appropriated for the same.

The canal is 4,900 feet long, 28 feet wide on the bottom, with side slopes 2 to 1 for the first 1,300 feet from the river, and 1½ to 1 for the balance of distance. The location was changed from a point just above, to a point about five miles above the lock and dam at Copperas Creek, and passes through the north half of sections No. 13 and 24 in township 24 north, range 7 west of 3d principal meridian, entering a slough that sets back from Spring Lake. The bottom of canal is two feet three inches below top of dam at Copperas Creek, and will have 2½ feet depth of water at the lowest water mark. Light draft boats can pass into the lake in any stage of water, which they could not do from the outlet of the lake. When the water is running three feet deep over the dam, boats drawing 4⅔ feet of water can navigate the same without difficulty.

The right of way for the canal is now in the court for condemnation, the cost of which will have to be paid from the appropriation.

A full description of the land required is as follows:

Description of land required for a canal from the Illinois River to Spring Lake, in township No. 24 north, range 7 west of 3d principal meridian.—Beginning at a point in section No. 24, 510.4 feet west of a point 500.9 feet north of the southwest corner of the northwest quarter of section No. 19, in township 24 north, range 6 west of the 3d principal meridian; thence running north, 22 degrees west, 2,300 feet to the south line of section No. 13, in township 24 north, range 7 west of 3d principal meridian, including a strip of land 75 feet wide each side of said line, containing 7.92 acres in section No. 24; thence running north, 22 degrees west, 2,600 feet, to the intersection of the south bank of the Illinois River, including a strip of land 75 feet wide each side of said line, and containing 8.95 acres of land in section No. 13, be the same more or less.

In section No. 13	8.95 acres.
In section No. 24	7.92 "
Total	16.87 "

OVERFLOWED LAND ABOVE THE DAM AT HENRY.

The General Assembly of this State passed at their last session, the following joint resolution:

Resolved by the House of Representatives, the Senate concurring herein, That a committee of five be appointed—three by the Speaker of the House and two by the President of the Senate—and that it shall be the duty of such committee to investigate, at some favorable time during the present year, all claims for damages caused by the construction of the dams at Henry, on the Illinois River, and at New Haven, on the Little Wabash River, and report—1. The number of acres of land owned by such individuals damaged by reason of the construction of the dam on the Illinois River, at Henry, and of the dam on Little Wabash River, at New Haven, with a full description, location, etc., with reference to said dams; the names of the present owners of said lands, and the different conveyances thereof, if any, since said dams were constructed. 2. The value of such land prior to the construction of such dams. 3. The value of such land since the construction of said dams. 4. The amount of damages, if any, to each tract of land, and also the damage to any and all other property injured by reason of the construction of said dams. The said committee to be authorized, if they find it necessary so to do, to employ a clerk and to send for persons and papers, and to examine witnesses, under oath, as to the questions aforesaid; and to visit the premises and take such testimony, and to report to the House and Senate, at an adjourned session, in case one is held, if not, to the House and Senate of the next General Assembly. The members of said committee shall be allowed at the rate of five dollars per day for time actually and necessarily employed in such examinations, and actual traveling expenses, but no other compensation for performing the duties herein required.

The committee appointed, as required and provided, were as follows: Senator Wm. R. Archer, of Pike county; Senator Chester P. Davis, of Piatt county; Representative Samuel S. Jack, of Macon county; Representative W. R. Wilkinson, of Wabash county, and Representative Frank N. Tice, of Ogle county.

At a meeting of the committee at Henry, on the 12th of July last, I was present at the request of Commissioner Kingman; also, of the Board of Commissioners, Messrs. Glover and Kingman, and General Superintendent Wm. Thomas, were there. The committee organized by appointing Senator Archer chairman, then the commissioners, general superintendent and myself were invited to meet with the committee, and talk over matters connected with the investigation of the claims for damages to lands, said to be overflowed.

On that day the water below the dam stood at 8.63 feet above low water mark, which was 1.63 feet higher than the dam would raise it, as that only raised the water 7 feet. The water above the dam was 1.93 feet, and there was 0.30 feet fall in the surface of water at the dam, and the water was only 0.30 feet or 3⅝ inches higher than it would have been without the dam, and all the land claimed to be overflowed was covered 1.63 feet more than the dam would cover it at low water, caused by the natural stage of the river on that day. Three days before the water stood 0.60 feet higher than on that day, both above and below the dam.

At that time many of the claimants were present, more particularly from the vicinity of Snachwine Lake, and that afternoon a part if not all of the committee went with the claimants to examine the lands said to be overflowed by reason of the construction of the dam. None of the State officers went with them; but Canal Commissioner B. F. Shaw met them at Putnam.

Subsequently I was informed by letter from Senator Archer, chairman, that the committee would meet at Princeton on the 1st day of August, to commence hearing the claims, and requested me to be present. In compliance with that request I went there on the day specified, but nothing of much importance was done until the 3d, as there was no attorney on the part of the State, and no provision for one in the resolution. Mr. Charles C. Warren, of Princeton, agreed to act as attorney for the State and run the risk of getting his pay hereafter by some act of the General Assembly.

On the 3d Mr. Robert Farwell, a partner of Mr. Warren, appeared as attorney for the State, in the absence of Mr. Warren, and the work of the committee commenced. Three claims were presented by the attorney for claimants, in favor of Jacob Barnhardts, being on different pieces of land lying on lake DePue, some 15 or 20 miles above the dam, on which damages were proved to a large amount by claimant and his neighbors. I had given the attorney a series of questions to ask in regard to the different conditions of the water, but he neglected to ask them.

The committee ruled, three to two, that they would confine their examination to the year the dam was built, and the next year after, or 1871 and 1872, but on the next day changed the ruling so that the examination would cover the 11 years, for which I had the gauges of water, that is from 1867 to 1877, inclusive to date. On the 4th, in the absence of Mr. Farwell, I got permission to ask the witnesses the ques-

tions which he neglected to do the day previous, and it was agreed that the answers should apply to the claims already heard.

The next claimants were the witnesses in Barnhardt's case, and he was a witness for them, witnesses and claimants all mixed up together.

I returned to Canton on the evening of the 4th, and was again at Princeton on the 16th of August, and found that over 80 cases had been presented in Bureau county, and over 40 claims heard, and still they were coming.

I questioned witnesses some in the afternoon, and Mr. Ramsey, proprietor of the Bureau Junction Hotel, stated that he based his judgment of damages to the land on what he saw in 1870 and 1871, before the dam was built, and in 1872 after it was built; also stated that five day's flood on corn in July and August would kill it, and nothing of any amount would grow if the land was covered with water to the 15th of June. Mr. Miller, a large claimant, said about the same thing, as well as other witnesses.

Pleasc bear in mind in reference to the testimony of Mr. Ramsay as to the years in which his judgment was formed, that the water was lower in those years than in any of the 11 years, and that good crops would grow in those years.

My testimony was taken on the 17th in the forenoon on the part of the state, and in the afternoon was cross-questioned by claimant's attorney, a man who was a member of the House of Representatives of the last General Assembly, and was instrumental in getting the foregoing resolution passed, but before the examination commenced resigned his seat and became the attorney for most of the large list of claimants. He remarked before the committee that the state was only permitted to be represented as a matter of courtesy, or words to that effect. He also undertook to get the committee to take possession of my record book of water gauges, and I was in consequence required to make a copy for the committee of all that had not been published in former reports, which took a week of hard labor, when my time was required in the construction of the work at Copperas Creek.

He even went so far as to undertake to give me a lecture in regard to my duties as an engineer, and for presuming to appear in his august presence to look after the interests of the State, when his clients had so good a. case without my testimony to offsett what he had proved in their favor by using for witnesses others of his clients.

A copy of the water gauges, at LaSalle, is annexed for parts of the years 1867, 1868 and 1869, not before published; and, at LaSalle, Henry and Peoria for most of the time from December 1, 1870, to November 30, 1877; and at Copperas creek, from September 1, 1873, to date. In the Commissioners' report for December 1, 1870, will be found the water gauges at Peoria from January, 1867, to May 1869; and at LaSalle, Henry and Peoria, from June, 1869, to November, 1870, and both reports will embrace 11 years, less December, 1877.

They will show the condition of the water during the summer months of all these years; and, although Henry is not included from January 1, 1867, to May 31, 1869, yet the gauges at Henry and Peoria are so near alike when the water is below ten feet, that using the gauges at Peoria for those years, arrives at very accurate results.

I would say that the water gauges for 1867 and 1868 were taken under the direction of Gen. J. H. Wilson, U. S. Engineer, and copied by myself from his book of records; at Peoria, from January to May, 1869, by the bridge tender; from June, 1869, to December, 1871, by myself, or men under my direction; at LaSalle and Henry, from January, 1872, to date, by the collector and lock tender; at Peoria, by the bridge tender; and at Copperas creek, by U. S. Engineers, myself and assistants.

The gauge at LaSalle is in reference to low water of 1867; but after the dam was built in 1871 the water was raised 4⅓ feet at this place, and this amount should be deducted from the recorded gauge, to give low water after the water was raised by dam.

By a careful comparison of the water gauges for the several years, the following facts may be obtained as to the stage of water in different parts of the river during the several years, as compared with what the dam raises the same.

In 1867 the water at LaSalle was from 8½ to 13 feet above low water in May, 7 to 13 feet in June, 4⅓ to 6½ feet to 12th of July, and low water to November.

In 1868 the water at LaSalle was from 8½ to 19 feet in May, 4⅓ to 11 feet to 28th of June, (July missing) thence low water to end of September.

In 1869 the water at LaSalle was from 9 to 23 feet from April 1st to end of August, and to 17th of September over 4⅓ feet.

In 1870 the water at LaSalle was above 4⅓ feet to 15th of May, to end of June 0.10 feet to 4.2, and low water to October.

In 1871 the water at LaSalle was 1.10 to 4.7 in May, 1.3 to 2.7 in June, 0.7 to 1.7 in July, and low water to end of September, when the dam began to raise the water. Dam at Henry closed the 20th of October.

In 1872 the water at LaSalle was from 5.1 to 6.8 in May, 4.9 to 7.1 in June, 4.6 to 4.9 in July, and low water, or about 4.4, the balance of the year, the dam raising the water 4.4 at this point in low water.

In 1873 the water at LaSalle was from 9.2 to 13.7 in May, 4.10 to 9.0 in June, 4.9 to 7.0 in July, and 4.4 to 4.9 balance of year.

In 1874 the water at LaSalle was from 5.1 to 9.0 in May, 4.10 to 7.0 in June, and 4.4 to 4.10 to end of year.

In 1875 the water at LaSalle was from 5.7 to 6.1 in May, 4.9 to 6.1 in June, 4.9 to 9.2 in July, 5.9 to 14.3 in August, and 5.1 to 8.11 in September and October.

In 1876 the water at LaSalle was from 8.0 to 12.0 in May, 6.0 to 18.5 in June, 6.5 to 13.0 in July, and 4.10 to 6.4 to end of October.

In 1877 the water at LaSalle was from 6.0 to 11¾ in May, 5.1 to 8.1 in June, 4.10 to 8.6 in July, 4.8 to 4.10 in August, and 4.4 to 6.8 to end of October.

In 1867 the water at Peoria was from 7.0 to 12⅓ in May and June and to July 4th; after that date to end of October it was from 6.10 to low water.

In 1868 the water at Peoria was from 8.0 to 15.8 in May, 7.0 to 12.5 to June 2d, 5.1 at end of June, and from 1.0 to 4.10 in July, and to end of October about low water.

In 1869 the water at Peoria was 9.7 to 13.7 through the month of ay.

In 1869 the water at Henry was 10.9 to 21.8 in June, July and August, and 3.45 to 9.9 in September.

In 1870 the water at Henry was less than 7 feet after the 9th of May through the year.

In 1871 the water at Henry was less than 7 feet, after April 28, all the year.

In 1872 the water at Henry was less than 7 feet from April 22 to June 7; then for 8 days in June it averaged 8 feet, and after June 16 it was less than 7 feet for the balance of the year.

In 1873 the water at Henry was 10.6 to 12.6 in May, 7.3 to 10.4 to June 14, and below 7 feet after that date to end of year.

In 1874 the water at Henry was over 7 feet to May 14, run down to 2 feet July 1, and below 2 feet for balance of year.

In 1875 the water at Henry was less than 7 feet to July 28, thence to September 1 it was from 7 to 12½ feet, and in September was 4½ to 7⅔ feet.

In 1876 the water at Henry was from 7 to 14¼ feet to August 5, and from 2½ to 7 feet the rest of the year.

In 1877 the water at Henry was from 7 to 11 feet in May, 4 to 8 feet in June, 7 to 9¼ feet to July 17, and less than 7 feet to November 1.

From the foregoing it may be seen that no crops could have been raised in the years 1867, 1868 and 1869 except, perhaps, some grass in the latter part of 1867 and 1868. In 1870 and 1871 the stage of water was very favorable for crops. In 1872 to June 8 the water was favorable, but 8 days at that time must have destroyed the crops; after that some grass might have grown. In 1873 the water was too high for crops in May and June. In 1874 the water was favorable for good crops. In 1875, 1876 and 1877 no crops could have been raised on land flowed from the dam, except some grass in the first part of 1875. To sum up, only three good crops could have been raised in the 11 years.

The dam raised the water at Henry 7 feet in low water; at Hennepin, 6 feet; at Lake DePue, 5⅓ feet; at LaSalle, 4⅓ feet.

If it should be considered of sufficient importance hereafter, a survey can be made and levels taken on every piece or parcel of land claimed to be flowed, which would show at a glance the elevation of each part of each tract as compared with the hight of dam, and will also represent the condition of said land without regard to the dam, or if it had not been built, during every month in the year, by a comparison of the annual water gauges. A comparison could be made with the original government survey of the land, which would show how much of the land was covered with water when that survey was made, and at what stage of water in the river this work was done.

FUTURE IMPROVEMENTS OF THE ILLINOIS RIVER.

It will require three more locks and dams to complete the improvement of the river, estimated to cost $1,350,000. One lock to be located at Beardstown, or a few miles below; one at or near Bedford, and the other about six miles above the mouth of the river.

With these locks and dams built, this river will become one of the most important channels of commerce in the United States, and perhaps in the world. At all seasons of navigation, steamboats, propellors, tugs, barges and other water craft drawing six feet of water can navigate the same, and with this increase of depth can more success-

fully compete for the carrying trade than any other route, and produce a great saving in cost to the shipper or producer.

Freight can be transported from St. Louis to Chicago for one-half cent per ton per mile, the distance being about 370 miles, would be $1.85 per ton, or 9¼ cents per 100 pounds, which would be 5.55 cents per bushel for wheat, and 5.18 cents for corn, and only about one-quarter of this amount would be for tolls on the canal and locks, which would give $1.40 per ton net freight.

Eight Canal boats and a propeller or a tug can pass each lock on the river at one lockage, and all would carry from 1,800 to 2,000 tons of freight, giving not less than $2,000 above tolls. For the return trip from Chicago these same boats would transport from 1,000,000 to 1,200,000 feet (b. m.) of pine lumber at $3,00 per M. feet, making freight bills not less than $2,500 above tolls. This gives $5,000 for freight above tolls for the round trip, and could be made in two weeks.

The established freight by railroads for distances equal to that between St. Louis and Chicago, is 11.91 cents per bushel for wheat, and 11.14 cents for corn For pine lumber it is $6.25 per M. feet, which is more than double the freight by river and canal. This is, perhaps, as low as the railroads can carry and make it profitable, as the canal and river rates would not pay the railroads the actual cost of transporting freight.

The business of the past year on the Erie canal in New York, I am informed, has demonstrated that railroads cannot compete with the same for transporting grain and other heavy freight. It is said that the tonnage of that canal for the past year will be far greater than ever before, notwithstanding the efforts of the trunk lines of railroads to draw away its freight.

The same will be the result on the Illinois and Michigan canal and the Illinois river, when the other three locks are completed, and the tolls on the canal will be increased in a short time from the mere pittance they are now, to at least five times the amount, and in ten years the increase will be tenfold.

Take the articles of corn and lumber, which form a very considerable portion of the business of the canal, about one-eighth of all the corn received at Chicago is by the Illinois and Michigan canal, and one-twelfth of all the lumber shipped from Chicago is by said canal, and a very small part of the territory is now reached which would be tributary to the river and canal with this improvement completed.

At St. Louis the average tons of freight received from the Illinois river for the last five years was 155,000, which was one-fifth of all the freight received by all the Western rivers, and one-twentieth part of all received by rail from all the fifteen railroads centering from every direction.

The number of steamboats arriving at St. Louis in 1876 was 2,122, of this number 299 were from the Illinois river. The departures were 2,118, and 289 were for the Illinois river, making over one-eighth part from this river, and more than arrived from all the other rivers except the upper and lower Mississippi.

From the foregoing it may be seen how important the completion of this improvement will be to the people of this and adjoining States. With such a channel of commerce opened, all parts of the State will receive benefit, and although it may not be direct to parts

not contiguous, yet it will have a great influence on rates of freight in various parts, if not all over the State, and will become the great regulator of the carrying trade, as the Erie canal is in New York.

With this view of the subject no one can doubt the importance of this improvement to the people of this State and many of the western States, and the results to be derived ought not to be put off by the non-completion of the same. What is now done is more a local benefit to the towns and counties bordering or contiguous to this part of the river, and it is really a great advantage to the people residing in the same. They are now reaping practical benefits in the cheap freights of their products to market and in the receipt of their lumber, salt and other heavy articles, as the freights are reduced from 30 to 50 per cent. during the season of navigation.

If the funds were provided, the locks and dams could be built in three years. It would require, say $350,000 the first year, $450,000 the second year, and $550,000 the last year; and the net revenues of the canal and locks on the river ought to produce $350,000 by the time this work is completed. From May 1, 1871, to November 30, 1876, the net revenues were $474,995.15, or more than $80,000 per year. In 1873 and 1874 they averaged over $100,000, but since that time there has been a falling off, due to the short crops and general stagnation of business. It can safely be estimated that the $350,000 will be realized from the net revenues by the time of completion of this work. This will leave one million dollars to be provided from other sources in the three years, which can all be repaid, with the interest, in five years after its completion, from the increased revenues of the canal and river.

This river improvement will be the least expensive for its length and capacity of any improvement ever made in this or any other country, and is destined to have an immense amount of commerce upon it, being an outlet by water communication to the east, from the Mississippi river and all its vast tributaries, and opening a good water communication from Chicago to St. Louis, New Orleans and all other southwestern cities. With all the locks and dams completed, and what has and may be expended by the United States government in dredging, it will not cost over $12,000 per mile. The Erie canal in New York, 350 miles in length, has cost about $90,000 per mile, or over thirty millions of dollars. The improvement of the rapids of the Mississippi at Keokuk has or will cost $375,000 per mile or $4,500,000, and at Rock Island from $75,000 to $100,000 per mile, or over one one million dollars. Its capacity for commerce will be about equal to the Mississippi river, and very much larger than the Erie canal, as twelve of those canal boats could pass through these locks at the same time.

It seems to me that the citizens of this state ought to have a just conception of the magnitude of this route for commerce, and to feel proud that they have such a channel within their borders, which, with the comparatively small amount of money required to complete it, will make it an important highway for the carrying trade of the great West. It will produce such low rates on heavy freights that it will increase the wealth of the producing class of citizens in this vast Western territory to untold millions, and where this wealth is being increased, all other branches of industry and commerce are proportionally improved.

It is a mistaken idea that this route is to any great extent in opposition to the railroad interest. The country requires all the facilities it can have for its carrying trade, and every channel of importance should be opened to aid in this great necessity. It is fallacious to say that this or that improvement should not be made because, forsooth, it may interfere with or compete for the business of some other route.

It would be just as extravagant to say that no competition should exist in the mercantile, mechanical, or any other business interests of this country; that all should flow in one particular channel and be controlled by a few men, and all others should be subservient to them, and run in their line, or not at all. What an absurdity would such a state of things be, and how quick would the people rise up in opposition to such a state or condition of matters, and be justified in so doing.

The people could not do without railroads as a matter of convenience and necessity, and they have been the means of increasing the wealth of this country to a very great extent; but because this is the case the owners and managers should not stand back and say, we have produced this result and we must have the control of the carrying trade at our own prices. No one must think of building a canal or improving a river, for it will encroach on our business, and the agitation of this enterprise must cease without delay. Such a state of things is not in accordance with general business interests or with the principles of free government, under which we live.

The friends of this improvement are not by any means opposed to railroads, but believe them to be a necessity for the country, which the people could not do without. They also believe that our citizens need and require every available channel of commerce opened and put in practical condition for business; and further, the time is soon coming when there will be no lack of business for any of these routes, at remunerating rates, and that every route shall take its share of the commerce which is particularly adapted to its condition and construction.

I believe that the time is not far in the future when not only this part of the improvement of this river, now under consideration, will be completed, but that the Illinois and Des Plaines rivers will be improved from La Salle to Joliet, and that the Illinois and Michigan Canal will be enlarged from Joliet to Chicago, all to the same capacity of the improvements already made on this river. Then will steamers take in their cargoes at New Orleans, or at any other south-western city located on the Mississippi river or its tributaries, and land them at the wharves in Chicago, or, load their vessels in Chicago and deliver their cargoes at any of those cities, without hindrance or transshipment. Then an inland water communication will be opened between the Gulf of Mexico, New Orleans, St. Louis and other cities of the great west and south-west, with the city of New York in one direction and with the cities located on the St. Lawrence river and the Gulf of St. Lawrence in another direction, and through both routes and the extremes connect with the Atlantic ocean.

Taking all these questions into the account, this route becomes national instead of sectional, and will be at all times of great service to the national government in the transportation of heavy ordnance

stores to various ports on these connecting waters, and for the transfer of inland naval vessels in the same manner. It is also a great connecting link that will bind a vast part of this country together, and, therefore, becomes national, and leads to the question: Should the U. S. Government aid in the completion of this national improvement?

It certainly is of much more importance than the improvement of the Fox and Wisconsin rivers, in the State of Wisconsin, in which the U. S. Government is now engaged. It connects with the Mississippi river some 500 or more miles south, and makes a route of so much greater magnitude in regard to its dimensions for the large class of vessels, which the other route can never obtain.

IMPROVEMENTS BELOW COPPERAS CREEK LOCK IN RIVER.

For about one-half mile below, the river at low water is only from three to four feet deep, and will require dredging to five feet to make it on a level with the lower miter sill of lock. This the United States government will probably do when there is money.

I applied to Col. J. N. Macomb, the U. S. Engineer in charge of that kind of work on this river, to have the work done last fall, but he declined, saying that there was no money. He gave assurances that it should be done when congress made another appropriation for this river, and I confidently hope that it will be done the coming season.

There is said to be another bar some two or three miles below the lock. With these two points deepened to five feet at low water, there will be good navigation for present class of boats to Havana, a distance of 18 miles, or 108 miles from LaSalle. It will probably cost from $8,000 to $12,000.

In 1870 an arrangement was made by the Board of Canal Commissioners and Gen. J. H. Wilson, the government engineer in charge of this river at that time, that the government would do all the necessary dredging at different points to make the required depth of water between the locks, which the State would or were building. This agreement was made with a view of building the dams of less height, in order to save the overflow of the lowlands along the river, and it has been thus far carried out on the part of the government.

ILLINOIS AND MICHIGAN CANAL.

At the request of the old Board of Commissioners, on the 31st of May, I made a trip over the canal from Chicago to Lockport, both the old and new boards and Mr. Wm. Thomas, General Superintendent of Canal being present, and found that part of the canal in good order. At the meeting of your board held at Lockport on that day, I was reappointed the Chief Engineer of the work in your charge. I was then requested at some future time to meet your Board and the General Superintendent at LaSalle, and make a trip of examination over the balance of canal.

On the 15th of June we all met at LaSalle about 2 P. M. and started up the canal on the little steamer Illinois, Col. Utley one of the former board being with us. We went over the canal to Ottawa and up to the Dayton dam on the Fox river feeder that afternoon. On the morning of the 13th we started from Ottawa (Col. Utley having gone

home) and went over the whole length of canal to Joliet on that day examining the canal and all the important structures.

The commissioners all went home from Joliet, and Mr. Thomas and I went to Lockport on the 14th. I examined the old plans of locks and aqueducts on file in the General Office, so as to be prepared to make a report, as requested, of my views of the condition of the canal and its structures, and what was necessary to be done to place the whole work in good order.

On the 15th I returned to Canton and immediately made estimates of the cost of the necessary repairs on all the structures before the 1st of April, 1879, and on the 17th I made up a report and forwarded the same to your board, a copy of which is hereto added.

At the request of Mr Thomas, I had a plan gotten up under my directions for re-building Lock No. 10, and wrote out a specification for the masonry of lock walls.

On the 28th of June, at the request of Mr. Thomas, I went to Lockport, and on that and the next day examined the stone with him at several quarries, the owners of which had made propositions to him, to furnish stone for the rebuilding said lock No. 10. We agreed to recommend the proposition of the Singer and Talcott Stone Co. to your Board to be adopted, for rebuilding said lock at Marseilles. The stone to be furnished this season in order that the lock might be rebuilt before the opening of navigation next spring.

No charge has been made to the canal for these services, except for actual expenses, and the time of myself for over one half month, and of my assistant of at least one week in drawing the necessary plans, have all been included in engineering expenses for the lock and dam at Copperas Creek.

CHIEF ENGINEER'S OFFICE,
CANTON, June 17, 1877.

To the Hon. Board of Canal Commissioners:

GENTLEMEN:—In compliance with your request I have made a personal examination of the Illinois and Michigan Canal from La Salle to Joliet, in company with your honorable board and General Superintendent, and desire to make the following report of my views in regard to the general condition of that part of the canal, and of the extraordinary repairs necessary to sustain the canal and keep it in good navigable condition.

The banks of the canal are generally in good order and can be kept so with the labor that is being expended upon them from month to month, and as in all canals, requires constant vigilance on the part of the employees.

Locks Nos. 12, 13 and 14 are in good condition and require but little repairs with the exception of the gates, and those come under the head of necessary repairs. Locks Nos. 8 and 11 are in rather bad condition, from the quality of the stone, the face of which is crumbling off from the action of the weather and will require rebuilding in a few years, but can be maintained for the present by using either timber or stone to replace some of the stone. Lock No. 10 was built of a very poor quality of sand stone, the face of which broke off some 10 or 12 years ago, and was replaced by plank and timber. At the head and foot of this lock, this last work is in bad condition, as some of the largest boats have great difficulty in entering the same, and there

is great danger of its becoming still worse in a short time. I would recommend the rebuilding this lock within the next year, of stone, using new stone for face and old stone for backing. If funds are short the ends can be rebuilt and part of the chamber can be sustained for several years, but I do not consider it economical so to do, if there was plenty of money. I have made estimates for both plans.

Lock No. 9 was built from the same kind of stone as No. 10, with a similar result. The face of this lock was rebuilt last winter, without taking down the backing or rear walls, and appears now to be in good condition; but I do not approve of repairing a lock in that manner. The face should all be removed, and the backing, down to within two to four feet of bottom, and the face and backing built up and bound together. There is great danger that the use of the same and the frost will separate the two walls, and crowd the face into the lock.

Locks Nos. 6 and 7 are in good condition. The Guard Lock, at Joliet, is also the same. The other five locks, from Joliet to Lockport, I have found, from former examination, have been more or less affected by the action of frost on the face stone, and have been repaired by timber, and will last for a number of years, with more repairs of a similar kind.

The superstructures of the aqueducts have all been in use for 10 or 11 years, except the Kankakee, which was rebuilt last winter, and all the others will require rebuilding in the two years. Nettle Creek, at Morris, requires rebuilding before the opening of navigation next spring; the others can be made to stand another year, but probably all will have to be rebuilt before the opening of navigation in 1879. The timber for all should be contracted this year, to be delivered in the early part of the season of 1878, which gives the benefit of the winter to cut the timber, and thus reduce the price very materially; but no expense is incurred until the timber is delivered.

I have made estimates of the cost of each aqueduct.

The masonry in the piers of Fox River Aqueduct, at Ottawa, is in bad condition, the same action of frost is being had upon them as on the masonry of some of the locks, and the moving of the ice in the river, in the spring, is having a very serious effect upon them; two of the piers are in a very serious shape. I would recommend that the stone be procured for rebuilding one-half of the upper end of one pier this summer, and that the same be taken down and rebuilt this winter. By doing this work on one pier it will expose to view the condition of the center of the walls, as they are very thick, and from that you will learn definitely whether the whole structure is in any immediate danger. The other piers can be protected at the head so as to prevent the ice doing any damage for the present. The abutments were repaired last winter. I present an estimate of the cost of one pier.

The masonry in the other aqueducts is in fine condition and will last for some time.

The bridges on the canal which belong to the State are generally in good order, except the superstructure of Tow Path bridge over DuPage river at Channahon which must be re-built this year.

The dam across Fox river at Dayton for Fox river feeder is being repaired and extended 127 feet in consequence of the high water last spring, making a new channel in rear of east abutment; this is

nearly completed and will be in good condition. Some repairs are necessary at the head of the Guard lock; when this is done the feeder will be all right.

The apron to the dam across the DuPage river at Channahon needs considerable repairs, but this will be done by the ordinary repair hands. The other dams at Wilmington and Joliet are all in good order.

I herewith present a summary of the estimated cost of the extraordinary repairs which will be necessary in the next two years, making an aggregate of $45,400. From this I have deducted $30,300 which is not actually necessary to be made and completed before the opening of navigation in 1879, leaving $15,100 required before next Spring.

SUMMARY OF EXTRAORDINARY REPAIRS.

Superstructure of Vermilion Aqueduct	$5,800	
Piers of Fox river aqueduct	4,000	
Superstructure of Fox river aqueduct	15,000	
Arch of Walbridge culvert	400	
Re-building Lock No. 10	13,200	
Arch of Kickapoo Culvert	500	
Superstructure of Nettle Creek aqueduct	1,000	
" of Aux Sable aqueduct	4,500	
" of Tow Path bridge at Cannahon	1,000	
Total		$45,400

DEDUCT NOT NECESSARY THIS YEAR.

Superstructure of Vermilion aqueduct	$5,800	
" of Fox river aqueduct	15,000	
" of Aux Sable aqueduct	4,500	
Chamber Lock No. 10	5,000	30,300
Required this year		$15,100

ENGINEER DEPARTMENT.

Since the date of last report, my services and that of my assistant have continued until this date, the month of October being charged to the Spring Lake Canal, although the services were partly rendered for the work in August and September. An inspector has been employed for about one and one-half months in August, September and October. The total expenses for engineering has been increased by the extension of time for the completion of work, by the unfavorable seasons of 1875, 1876 and 1877, on account of the stage of water in the river. In consequence of this the time of completion has been extended about two years.

A small part of the above services have been performed on the Illinois and Michigan Canal, as above mentioned. Amount, say $200 paid from this fund.

EXPENSES FOR ENGINEERING.

	1874.	1875.	1876.	1877.	Totals.
For services of engineers	$6,142 41	$7,453 89	$5,945 41	$5,985 45	$25,527 16
" office furniture	87 66	10 00	5 25	.....	102 91
" stationary	60 05	11 35	18 92	10 00	100 32
" postage and telegrams	5 05	19 50	18 85	16 15	59 55
" incidentals	151 97	103 77	31 74	120 78	408 26
Totals	$6,447 14	$7,598 51	$6,020 17	$6,132 38	$26,198 20
Estimate for engineering last year	.....	.....	.....	.....	25,165 82
Increase for engineering over last year	.....	.....	.....	.....	$1,032 38
Increase for engineering over est. of 1874	.....	.....	.....	.....	7,059 11

This increase is caused by not being able to complete the work by the 1st of October, as contemplated.

COST OF THE WHOLE WORK.

In the last report was an estimate of the extra cost of the work, which is not materially changed in the aggregate, and the appropriation by the last General Assembly covers the whole cost.

A copy of the final account of the work performed under the contract, is annexed, also copies of the accounts of work done on foundation, as paid for by the United States and by the State.

The entire cost of the lock and dam and all its appurtenances will be as follows:

Amount expended by the United States on foundation, expenses for engineering and contingencies not included		$62,359 80
Amount expended on foundation, by State	$11,867 83	
" of final account on contract for lock and dam	306,684 10	
" expended for engineering, by State	26,196 20	
" expended for contingencies, by the State	3,497 88	
Total cost, by State		$347,747 51
Total cost		$410,107 31
Estimated cost December 1, 1870		$427,493 00
Difference of cost less than the estimate of 1870		17,385 69

There is added to the report the following detailed accounts:

No. 1. Statement showing monthly estimates, 15 per cent. retained payments, etc.

No. 2. Statement of contingent expenses on lock and dam, and total expenses on Spring Lake Canal.

No. 3. Final account of work done on the contract for lock and dam.

No. 4. Final account of work done on foundation, by the U. S.

No. 5. Final account of work done on foundation, by the State.

No. 6. Water gauges of Illinois river, at LaSalle, Henry, Peoria and Copperas Creek.

I desire to express my obligations to your honorable board, and of the late board, for the courtesy that I have received personally from each and all, and for the kind and efficient manner in which I have been sustained during the progress of this very important work, and to say that the citizens of this State have reason for congratulation, that another link of this great work has been completed under the direction of the two Boards of Canal Commissioners, for less cost than the amount specified as the limit, in the act of April 17th, 1873, (or $430,000), notwithstanding all the difficulties that have occurred during its progress.

And now permit me in closing, to commend to your kind consideration my assistant, Mr. Charles Levings, and my principal inspector Mr. Robert Ross, who have rendered valuable services in the execution of this work, and who justly deserve their share of the credit for its successful completion.

And furthermore would I say that we are under many obligations to the contractor, Mr. Archibald McArthur, and his brothers William and James, and to their principal foreman, Mr. Wm. P. Hall, who has

had charge of the wood work, and Mr. Thomas Carroll, who has had charge of most of the work for the last two years, and Messrs. Jay L. Johnson and Arch. A. Shults, their gentlemanly clerks, for the efficient manner in which they have performed their work, to our entire satisfaction, and for the especial cordiality and courtesy under all and every circumstance which has existed in the performance of every requirement from this department. All of which is respectfully submitted.

DANIEL C. JENNE,
Chief Engineer.

No. 1.—*Statement showing the total work done in each month, the 15 per cent. retained, and the payments on Lock and Dam at Copperas Creek.*

Year.....	Month work done in.	When paid.	To whom paid.	Total estimate.	Work done during the month.....	Monthly 15 per cent.	Total 15 per cent.....	Monthly Payments.	Total Payments.
1874	March..	April 10	W. Johnson..	$900 00	$900	$135	$135	$765 00	$765 00
"	April&May	June 10	" "	3,780 00	2,880	432	567	2,448 00	3,213 00
"	June.....	July 10	" "	8,280 00	4,500	675	1,242	3,825 00	7,[illegible]
"	July.....	Aug. 10	" "	10,800 00	2,520	378	1,620	2,142 90	9,180 00
"	August ..	Sept. 10	" "	13,140 00	2,340	351	1,971	1,989 00	11,169 00
"	September	Oct. 10	" "	20,120 00	6,980	1,047	3,018	5,933 00	17,102 00
"	October.....	Nov. 10	" "	43,060 00	22,960	3,444	6,462	19,516 00	36,618 00
"	November..	Dec. 10	" "	61,520 00	18,440	2,766	9,228	15,674 00	52,292 00
"	December .	Jan. 10	" "	65,580 00	4,060	609	9 837	3,451 00	55,743 00
1875	January	Feb. 10	" "	66,480 00	2,900	435	10,272	2,465 00	58,208 00
"	February...	Mch. 10	" "	69,600 00	1,120	168	10,440	962 00	59,160 00
"	March.	April 10	" "	71,300 00	1,700	255	10 695	1,445 00	60,605 00
"	April	May 10	" "	87,580 00	16,280	2,442	13,137	13,838 00	74,443 00
"	May.....	June 10	" "	109,420 00	21,840	3,276	16,413	18,564 00	93,007 00
"	June.....	July 10	" "	131,060 00	21,640	3,246	19.659	18,394 00	111,401 00
"	July	Aug. 10	A. McArthur	144,020 00	12,960	1,944	21,603	11,016 00	122,417 00
"	August	Sept. 10	" "	148,600 00	4,580	687	22,290	3,893 00	126,310 00
"	September	Oct. 10	" "	152,120 00	3,520	528	22,818	2,992 00	129,302 00
"	October	Nov. 10	" "	158,720 00	6,600	[illegible]	28,808	5,610 00	134,912 00
"	November..	Dec. 10	" "	170,840 00	12,120	1,818	25 626	10,302 00	145,214 00
				⅛ of 15 per	cent.	on			
"	November..	Dec. 10	" "	completed	Lock	walls..	20,126	5,500 00	150,714 00
"	December .	Jan. 10	" "	177,840 00	7,000	1,050	21,176	5 950 00	156,664 00
1876	January	Feb. 10	" "	182,260 00	4,420	663	21,839	3,757 00	160,421 00
"	February...	Mch. 10	" "	184,780 00	2,520	378	22,217	2 142 00	162,563 00
"	March..	April 10	" "	186,780 00	2,000	300	22,517	1,700 00	164,263 00
"	April	May 10	" "	190,820 00	4,040	606	23,123	3,434 00	167,697 00
"	May	June 10	" "	194,340 00	3,520	528	23,651	2,992 00	170,[illegible]
"	June	July 10	" "	197,100 00	2,760	414	24,065	2 346 00	173,035 00
"	July...	Aug. 10	" "	200,640 00	3,540	531	24,596	3 009 00	[illegible],044 00
"	August .	Sept. 10	" "	206,460 00	4,820	723	25 319	4,097 00	180,141 00
"	September	Oct. 10	" "	212,420 00	6,960	1,044	26 363	5,916 00	186,057 00
"	October... ..	Nov. 10	" "	228,700 00	11,280	1,692	28,055	9,588 00	195,645 00
"	Novembor_	Dec. 10	" "	287,460 00	13,760	2,064	30 119	11,696 00	207,341 00
"	December .	Jan. 10	" "	244,740 00	7,280	1.092	31,211	6,188 00	213,[illegible]
1877	January.....	Feb 10	" "	252,180 00	7,440	1.116	32 327	6,324 00	219,853 00
"	February ...	Mch 10	" "	254,320 00	2,140	321	32,648	1,819 00	221,672 00
"	March.....	April 10	" "	256,400 00	[illegible]	312	32,960	1,768 00	223,440 00
"	April	May 10	" "	258,440 00	2,040	306	33,266	1,734 00	225,174 00
"	May	June 10	" "	262,200 00	3,760	564	33 830	3,196 00	228,[illegible]
"	June	July 10	" "	265,329 00	3,129	468	34,298	2,652 00	231,022 00
"	July.....	Aug. 10	" "	270,840 00	5,020	753	35 051	4,267 00	235,289 00
"	August.....	Sept. 10	" "	277,820 00	7,480	1,122	36 173	5,358 00	241,647 00
"	September	Oct. 10	" "	289,600 00	11,780	1,767	37,940	10,013 00	251,[illegible]
"	October.....	Nov 10	" "	298,400 00	8,800	1,320	39 260	7,450 00	259,140 00
"	October.	Nov. 10	" "	On 15 per	c't. re	tained	9 260	30,000 00	289,140 00
"	Nov'mb'r }	.....	" "	306,684 10	.....	.....	.....	17,544 10	306,684 10
"	Dec'mb'r }								
								$306,684 10	

No. 2—*Statement of Contingent Expenses.*

Date.			Names.	Object of Expenditure.	Amo'nt.	Aggregate.
1873.	Dec.	10	H. G. Anderson	Expenses as Commissioner	$30 92	
	"	10	Telegraph and Herald Co...	Printing specifications, etc	94 50	
	"	10	Wm. Milne	Express charges	8 55	
	"	10	Chicago Evening Journal..	Advertising notice of proposals	215 00	
	"	10	Inter-Ocean	Advertising notice of proposals	196 61	
	"	10	Peoria Transcript	Advertising notice of proposals	40 00	
						$585 58
1874.	April	10	Telegraph and Herald Co...	Printing	17 50	
	"	10	H. W. Baughman	Certified plat	3 70	
						21 20
	May	10	H. G. Anderson	Expenses as Commissioner	19 65	19 65
	June	10	Jacob Maher	Repairs of little tug Illinois	15 90	
	"	10	Steamer Fayette	Freight	4 05	
	"	10	Joseph Utley	Railroad fare	15 05	
						35 00
	July	10	H. G. Anderson	Expenses as Commissioner	35 25	
	"	10	Jacob Maher,	Repairs of tug Illinois	5 00	
	"	10	Steamer Fayette	Coal for tug Illinois	4 80	
	"	10	J. M. Hotchkiss	Anchor for tug Illinois	9 00	
						54 05
	Aug.	10	Wm. Comegis	Building house at lock	1,315 00	
	"	10	H. W. Baughman	C't & Cl'k's fees for land cond'm'd	66 75	
						1,381 75
	Sept.	10	H. G. Anderson	Railroad fare	26 80	26 80
	Oct.	10	J. O. Peck	Painting house at lock	100 00	
	"	10	Peoria Transcript	Blank vouchers	4 75	
	"	10	State Bank, Springfield	Expressage on currency	6 75	
	"	10	Wm. Milne	Expressage on currency	5 00	
						116 50
	Nov.	10	A. Bruce	Foundation of house at lock	9 44	
	"	10	H. P. Sively	Use of steamer "Last Chance"	60 00	
	"	10	First Nat'l Bank Peoria	Exchange	7 75	
	"	10	H. G. Anderson	Expenses as Commissioner	29 25	
	"	10	W. N. Brainard	Expenses as Commissioner	29 00	
	"	10	Joseph Utley	Expenses as Commissioner	22 65	158 09
				Total to Dec. 1, 1874		$2,398 62
1875.	Jan.	10	J. T. Rogers	Flag staffs and rods	3 50	3 50
	Feb.	10	Joseph Utley	Expenses as Commissioner	22 05	
	"	10	W. N. Brainard	Expenses as Commissioner	55 25	
	"	10	H. G. Anderson	Expenses as Commissioner	68 91	
						146 21
	April	10	State National Bank	Exchange	27 18	27 18
	May	10	H. W. Baughman	Court fees and costs	68 65	
	"	10	R. S. Dows	Pants	10 00	
	"	10	Prasten & Tripp	Lumb'r for porches to house at l'ck	38 83	
	"	10	Steamer Fayette	Freight	5 00	
	"	10	Joseph Utley	Expenses as Commissioner	21 90	
	"	10	W. N. Brainard	Expenses as Commissioner	15 00	
						159 38
	Aug.	10	Joseph Utley	Expenses as Commissioner	85 25	
	"	10	W. N. Brainard	Expenses as Commissioner	36 00	
	"	10	H. G. Anderson	Expenses as Commissioner	28 00	
	"	10	State National Bank	Exchange	29 11	
	"	10	Thomas A. Boyd	Legal services in condemning land	100 00	
						228 36
	Nov.	10	State National Bank	Collection and paying requisition..	6 59	
	"	10	Jay McClure	Use of steamer "Frances"	15 00	
	"	10	Peoria Transcript	Envelopes for Commissioners	2 25	
	"	10	D. H. Tripp & Co	Stationery for Commissioners	3 40	
	"	10	Joseph Utley	Expenses as Commissioner	23 30	
	"	10	W. N. Brainard	Expenses as Commissioner	19 50	
	"	10	H. G. Anderson	Expenses as Commissioner	17 05	87 09
				Total to Dec. 1. 1875		$3,050 34
1875.	Dec.	10	Mrs. C. Tompkins	Damages to land at Copperas Creek	15 00	
	"	10	United States Express Co...	Expressage of money	12 35	
						27 35
1876.	March	10	J. M. Frank & Son	Blank vouchers	7 50	
	"	10	H. G. Anderson	Expenses as Commissioner	4 60	
						12 10
	June	10	H. G. Anderson	Expenses as Commissioner	6 20	6 20
	Sept.	10	H. G. Anderson	Expenses as Commissioner	7 75	7 75
	Nov.	10	H. G. Anderson	Expenses as Commissioner	14 25	
	"	10	Joseph Utley	Expenses as Commissioner	6 60	
	"	10	Kingman & Co	Grass seed	4 20	25 05
				Total to Dec. 1, 1876		$3,128 79

No. 2.—Continued.

Date.		Name.	Object of Expenditure.	Amo'nt.	Aggregate.
1877. April	10	W. S. Myers (Notary)	Taking Com's affidavit to estimate	$2 25	
"	10	H. G. Anderson	Expenses as Commissioner	53 90	
					$56 15
Jan.	10	W. N. Brainard	Express and map	16 20	16 20
June	10	H. G. Anderson	Expenses as Commissioner	1 70	1 70
Sept.	10	Jacob Shaffer	Use of propeller Water Lilly	15 00	
"	10	Benj. F. Shaw	Expenses as Commissioner	11 25	
"	10	Martin Kingman	" " "	3 25	
					29 50
Oct.	10	Peoria Transcript	Advertising closing river	5 00	
"	10	W. F. Dowdall	" " "	4 50	
"	10	J. O. Glover	Expenses as Commissioner	12 65	
					22 15
Nov.	10	Globe Printing Co	Advertising closing river	31 20	
"	10	George Heath	Patent fee on lock valves	100 00	
"	10	W. S. Myers	Taking Com's affidavit to estimate	3 00	
"	10	Stephen Dows	" " "	1 50	
"	10	Jacob Shaffer	Use of propeller Water Lilly	15 00	
"	10	J. O. Glover	Expenses as Commissioner	16 54	
"	10	Martin Kingman	" " "	12 50	
"	10	B. F. Shaw	" " "	17 35	
					197 09
Dec.	18	D. C. Baldwin	Lamps for lock	46 30	46 30
			Total contingent		$3,497 8

Expenditures for Canal from Illinois River to Spring Lake.

Date.		Name.	Object of Expenditure.	Amo'nt.	Aggregate.
1877. Oct.	31	Peoria Transcript Co	Advertising Letting	$10 00	
"	31	W. F. Dowdall	" "	11 50	
"	31	W. H. Bates	" "	5 00	
"	31	S. Y. Thornton	" "	10 50	
"	31	Berry & Magie	" "	2 50	
					$39 50
"	31	Cobleigh & Buchanan	Contract	8,955 85	3,955 85
"	31	Daniel C. Jenne	Chief Engineer and contingent	340 13	
"	31	Chas. Levings	Asst. " "	158 30	
"	31	John McMahon	Chainman	17 50	
"	31	Thos. Fitzgerald	Axeman	11 37	
					527 30
"	31	McArthur Bros	Use of tug E. S. McCook	44 00	
"	31	B. F. Shaw	Expenses as Commissioner	9 75	
"	31	Martin Kingman	" " "	8 50	
"	31	J. O. Glover	" " "	1 00	
					63 25
					$4,585 40

No. 3—Final Account.

STATE OF ILLINOIS—*For Improvement of Illinois River, To Archibald McArthur, Dr.*

For materials furnished and labor performed in the construction of a Lock and Dam (except foundation of Lock) at Copperas Creek under the contract of Willard Johnson, dated the 9th day of December, 1873, and assigned to Archibald McArthur the 17th of July, 1875, with the consent of the Canal Commissioners dated the 21st of July, 1875.

Quantities.	Measure.	Items.	Contract Price.	Amounts.
1	Number.	Grubbing and clearing	$100 00	$100 00
1	"	Bailing and draining	5,000 00	5,000 00
59,422.78	Cubic Feet.	Excavation of earth	17	10,101 87
6,973.17	"	Embankment for canal, lock, and dam	16	1,115 71
89,286.58	"	Embankment for guard banks	15	13,392 99
2,951.07	"	Lining	60	1,770 64
1,334.32	"	Puddling	20	266 86
14,195.39	"	Loose stone in dam and elsewhere	2 55	36,198 24
8,187.87	"	Brush and gravel in any part of the work	20	1,637 57
5,758.26	"	Brush and stone " " " "	4 00	23,033 04
893.08	"	Slope and pavement wall	2 95	2,634 59
3,650.48	"	Uncut or battered wall laid in hydraulic cement	8 00	29,203 84
1,053.60	"	Concrete masonry	5 00	5,268 00
8,665.03	"	Cut stone masonry in lock walls	13 00	112,645 39
890.52	"	Uncut masonry in abutments to dam	11 60	9,796 27
79,169	Ft. B. M.	White oak timber in lock gates and elsewhere	65 00	5,145 99
122,548	"	Timber of all kinds in foundations to vertical walls	18 00	2,205 86
650,443	"	" " in construction of dam	22 00	14,309 75
338,179	"	Plank and boards of all kinds in any part of the work	20 00	6,767 08
15,508	Lin. Feet.	Furnishing and delivering round bearing piles	15	2,326 20
9,920	"	" " square " "	16	1,587 20
22,886	"	Driving round or square " "	04	915 44
121,510.60	Pounds.	Wrought iron	13	15,796 38
28,087	"	Cast iron	07	1,966 09
17,590	"	Spikes and nails, wrought, pressed and cut	09	1,583 10
560	Feet.	Steel wire rope 5/8-in. diameter	25	140 00
2,100	Pounds.	Lead and antimony for securing iron work	50	1,050 00
1	Number.	Sulphur and sand cement " " "	100 00	100 00
1	"	Painting lock gates and fixtures above water	50 00	50 00
288	Lin. Feet.	Snubbing posts inserted	25	72 00
28	Number.	Composite values including insertion	18 00	504 00
		Total		$306,684 10

Received from H. G. Anderson, late Canal Commissioner, Two Hundred and Twenty-five Thousand One Hundred and Seventy-four Dollars ($225,174) and from Martin Kinéman, Canal Commissioner, Eighty-one Thousand Five Hundred and Ten 10-100 Dollars ($81,510 10) making in all Three Hundred and Six Thousand Six Hundred and Eighty-four 10-100 Dollars ($306,684 10), in full of the foregoing account, of work performed on contract, for the construction of a Lock and Dam at Copperas Creek for the improvement of the Illinois River (of which amount One Hundred and Eleven Thousand Four Hundred and One Dollars ($111,401) was paid to Willard Johnson the original contractor prior to his assignment of said contract to me) which amount is in full payment for all work done under said contract by Willard Johnson and myself. For this sum duplicate receipts have been signed.

(Signed) ARCHIBALD McARTHUR.

Dated at Lockport this 18th day of December, 1877.

No. 4.—Final estimate of work done by the United States on foundation.

Quantities.	Measure.	Items.	Contract price	Amounts.	Aggregate.
1	Number.....	Grubbing and clearing.....	$3,000 00	$3,000 00	
1	"	Bailing and draining.....	3,000 00	3,000 00	
50,169	Cubic yards.....	Earth excavations.....	85	17,559 15	
1,278 45	"	Concrete in foundation.....	8 00	10,227 60	
55,465	Lineal feet.....	Bearing piles furnished and delivered.....	16	8,874 40	
43,484	"	Bearing piles driven and cut off.....	05	2,174 20	
412,980	Ft. B. M.....	Timber in foundation.....	29 00	11,976 42	
82,116	"	Plank in foundation.....	33 00	1,059 83	
27,536	Pounds.....	Wrought iron.....	15	4,130 40	
3,569	"	Spikes and nails.....	10	356 90	
(Engineering and contingencies not included.)		Total by U. S.....			$62,358 90

No. 5.—Work done on Foundation by State.

Quantities.	Measure.	Items.	Contract price.	Amounts.	
507 63	Cubic yards.....	Concrete.....	$8 00	$4.061 04	
69,260	Ft. B. M.....	Timber.....	29 00	2,008 54	
106,915	"	Plank first floor.....	33 00	3,528 20	
5,797	Pounds.....	Wrought iron.....	15	869 55	
9,000	"	Spikes and nails.....	05	900 00	
		Total by State.....	.....	.....	$11,367 33
		Total cost.....	.....	.....	$73,726 23

Water Gauges at LaSalle in 1867, 1868, and April and May 1869.

Day.	1867.																1868.										1869.			
	Jan.		Feb.		April.		May.		June.		July.		Aug.		Sept.		Oct.		Nov.		April.		May.		June.		Aug.		Sept.		April.		May.	
	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.	Ft.	In.
1	8	10	3	7	.....		10	1	12	5	6	6	1	4	0	6	0	2	0	7	.....		7	9	8	5	0	7	0	3	16	3	12	10
2	8	6	3	8	.....		9	8	12	11	6	0	1	1	0	6	0	2	0	6	.....		8	0	8	8	0	6	0	3	16	8	12	7
3	7	11	3	8	.....		9	4	13	1	5	8	1	1	0	5	0	2	0	8	.....		8	5	9	0	0	5	0	4	16	3	12	1
4	7	5	3	8	.....		9	1	13	0	5	5	0	11	0	5	0	2	0	7	8	7	9	2	8	10	0	5	0	4	16	1	11	11
5	7	0	3	8	.....		9	8	12	10	5	2	0	10	0	6	0	3	0	6	8	7	10	0	8	11	0	5	0	4	15	7	11	9
6	6	6	3	9	.....		10	5	12	7	6	2	0	9	0	5	0	4	0	5	8	4	11	3	10	6	0	5	0	4	15	1	11	6
7	6	8	3	9	.....		10	8	12	2	6	2	0	8	0	6	0	4	0	6	8	2	14	1	11	2	0	7	0	4	14	5	11	1
8	6	1	3	9	.....		10	6	11	9	5	8	0	8	0	5	0	3	0	9	8	1	18	11	10	11	0	7	0	4	13	1	10	9
9	5	10	3	10	.....		10	3	11	0	5	2	0	8	0	5	0	6	0	8	7	9	19	1	9	11	0	6	0	7	12	7	10	4
10	5	8	3	11	13	1	10	1	10	11	5	0	0	7	0	4	0	6	0	7	7	7	18	8	9	4	0	4	0	10	12	1	9	10
11	5	5	4	0	14	4	9	7	11	0	4	10	0	7	0	5	0	5	0	9	7	4	17	8	8	11	0	4	0	10	13	1	9	7
12	5	8	4	1	16	1	9	1	11	0	4	8	0	7	0	4	0	5	0	6	7	5	16	11	8	6	0	5	1	1	14	4	10	4
13	4	11	.....		15	7	9	1	10	6	4	0	0	7	0	4	0	2	0	5	5	1	16	2	8	2	0	5	1	0	15	1	8	11
14	4	9	.....		15	1	9	4	10	4	3	8	0	7	0	3	0	0	0	8	8	10	15	3	7	11	0	5	0	8	15	11	10	7
15	4	9	.....	.....	14	6	9	4	10	0	3	7	0	7	0	3	0	1	0	7	9	7	14	8	7	6	0	5	0	9	18	1	12	10
16	4	9	.....		14	4	9	1	9	8	3	2	0	6	0	4	0	1	0	8	10	11	14	1	7	1	0	5	0	11	18	9	14	9
17	4	7	.....		14	4	9	0	9	4	3	0	0	6	0	4	0	8	0	7	11	1	18	7	7	1	0	4	0	11	19	7	11	11
18	4	6	.....	.....	14	4	8	9	9	1	2	9	0	6	0	3	0	3	0	7	10	7	18	2	7	1	0	5	0	10	20	1	11	4
19	4	4	.....	.....	14	2	8	7	8	8	2	7	0	5	0	3	0	4	0	7	9	11	12	9	6	8	0	6	0	8	21	1	10	9
20	4	3	.....		13	11	8	2	8	4	2	6	0	6	0	4	0	4	0	7	9	7	12	2	6	6	0	6	0	9	20	9	10	5
21	4	2	.....		13	4	9	6	8	1	2	4	0	5	0	4	0	4	1	1	9	3	11	8	6	3	0	6	0	7	20	8	10	0
22	4	2	.....		12	10	11	10	7	9	2	2	0	3	0	3	0	4	1	3	8	11	11	3	5	11	0	5	0	10	19	7	9	7
23	4	2	.....		12	6	13	3	7	7	2	0	0	4	0	3	0	4	1	0	8	3	10	10	5	9	0	4	0	10	18	8	9	10
24	4	1	.....		12	5	12	11	7	11	1	11	0	3	0	2	0	4	0	10	8	0	10	4	5	6	0	3	0	11	17	7	9	4
25	4	1	..	.....	12	1	12	6	8	1	1	10	0	3	0	2	0	5	0	11	7	8	9	11	5	2	0	2	0	10	16	1	10	0
26	4	0	.	.....	11	10	12	7	7	9	1	8	0	4	0	2	0	6	0	10	7	6	9	6	4	11	0	1	0	9	14	5	9	0
27	3	11	.....		11	5	12	7	7	6	1	7	0	4	0	3	0	6	0	10	7	8	9	7	4	7	0	1	0	10	13	9	8	10
28	3	9	.....		10	10	12	7	7	3	1	7	0	4	0	3	0	6	0	9	7	0	9	0	4	3	0	0	0	10	13	8	13	10
29	3	8	.....		10	7	12	8	7	1	1	4	0	4	0	3	0	6	.....		7	2	9	1	3	11	0	1	0	8	12	10	13	9
30	3	7	.....		10	4	12	6	6	10	1	2	0	5	0	3	0	6	.....		7	8	8	8	3	9	0	2	0	8	12	10	19	4
31	3	7	.....		.....	.....	12	6	.....		1	1	0	6	.....		0	6	.....		.....		8	5	.....		0	3	.....		.....		19	1

The rest of gauges for 1869 are printed in the report for 1870.

Water Gauges at LaSalle, Henry and Peoria from December, 1870.

Day.	December, 1870.						January, 1871.						February, 1871.						March, 1871.						April, 1871.					
	LaSalle.		Henry.	Peoria.			LaSalle.		Henry.	Peoria.			LaSalle.		Henry.	Peoria.			LaSalle.		Henry.	Peoria.			LaSalle.		Henry.	Peoria.		
	Ft.	In.	Feet.	Ft.	In.		Ft.	In.	Feet.	Ft.	I		Ft.	In.	Feet.	Ft.	In.		Ft.	In.	Feet.	Ft.	In.		Ft.	In.	Feet.	Ft.	In.	
1.....	1	1	1.2	1	2		0	6	1.	1	2		4	5	5.	5	1		16	8	15.25	14	4		10	4	11.5	13	6	
2.....	1	5	1.17	1	2				1.	1	2		4	4	5.	5	2		15	11	15.25	14	4		10	1	11.25	11	3	
3.....	1	4	1.15	1	2		0	6	1.	1	2		5	1	5.5	5	3		15	9	15.15	14	4		9	9	11.	11		
4.....	1	6	1.25	1	2		0	5	1.	1	1		5	7	6.08	5	4		16	5	15.15	14	4		9	7	10.75	10	5	
5.....	1	7	1.2	1	1		0	4	0.95	1			5	8	6.05	5	5		16	4	15.2	14	4		9		10.4	10	4	
6.....	1	3	1.15	1	2		0	3	0.9	1			6		6.07	5	6		16	3	15.2	14	4		8	9	10.15	10	1	
7.....	1	4	1.2	1	2				0.8	1			6	5	6.12	5	7		16	1	15.06	14	3		8	5	9.8	9	7	
8.....	1	5	1.25	1	3				0.75	0	9		6	10	6.2	5	8		15	9	14.75	14			8	4	9.7	9	4	
9.....	1	9	1.25	1	4				0.7	0	9		7	4	6.4	5	8		15	1	15.	13	9		8	2	9.4	9	4	
10.....	2	1	1.27	1	3				0.65	0	9		6	10	6.28	5	8		15	11	15.	14	2				9.15	9	4	
11.....	2	1	1.25	1	3		0	5	0.67	0	9		6	5	6.25	5	8		15	10	15.2	14	5				9.4	9	5	
12.....			1.25	1	3		0	11	0.8	0	9		6	1	6.25	6			16	8	15.25	14	6				9.48	9	6	
13.....			1.3	1	3		1	1	1.	0	9		6	1	6.35	6	3		16	5	15.3	14	7				9.75	9	6	
14.....			1.3	1	3		2	8	1.2	0	9		6	1	6.25	6	2		16	1	15.35	14	8				9.8	9	6	
15.....			1.3	1	3		3	2	1.15	1	3		6	3	6.15	6	1		15	9	15.4	14	8				9.7	9	5	
16.....			1.25	1	3		5		1.1	1	6		6	3	6.	5	80		17	7	16.	14	8				9.5	9	4	
17.....			1.35	1	3		6	10	1.6	2			6	3	6.	5	7		18	9	16.5	15	2				9.35	9	3	
18.....			1.47	1	3		7	11	8.	2	5		6	4	5.85	5	7		18	9	16.7	15	6				9.2	9	2	
19.....			1.25	1	3		8	9	4.6	3	1		6	1	5.75	5	9		18		16.5	15	8				9.1	9		
20.....			1.20	1	3		9	3	5.6	4			6	2	5.75	6	1		17	7	16.5	15	7		7	5	8.9	8	7	
21.....			1.18	1	3		9	1	6.4	4	3		7	11	6.	6	4		16	1	16.1	15	3		6	10	8.6	8	5	
22.....			1.15	1	3		8	5	6.34	4	8		8	5	6.58	6	7		15	7	15.6	14	8		6	5	8.3	8	3	
23.....			1.20	1	3		7	7	6.34	5	2		9	1	7.	7	2		14	3	15.1	14	6		6	8	8.0	8	1	
24.....			1.30	1	2		6	5	6.2	5	6		15	3	8.4	7	6		18	9	14.6	14	2		6	5	7.8	7	9	
25.....	1	5	1.25	1	2		5	9	6.	5	8		19	1	18.	9	3		12	5	14.1	13	8		6	1	7.55	7	6	
26.....	1	3	1.2	1	2		4	5	5.8	5	6		19	1	14.3	11	1		12	2	13.7	13	6		5	8	7.28	7	4	
27.....	1	1	1.15	1	2		4	3	5.6	5	4		17	1	15.3	12	9		12	2	13.3	13	1		5	8	7.15	7	2	
28.....	1	1	1.1	1	1		4	5	5.5	5	1		16	5	15.25	13	8		12		12.8	12	7		5	8	6.87	7		
29.....	0	9	1.05	1			4	11	5.25	4	7								11	5	12.5	12	3		5	4	6.6	6	8	
30.....	0	6	1.05	1	1		4	7	5.03	4	9								11		12.15	12			4	11	6.3	6	5	
31.....	0	6	1.	1	2		5	7	5.	5									10	6	11.8	11	8							

Water Gauges at LaSalle, Henry and Peoria.

Day.	May, 1871.				June, 1871.				July, 1871.				August, 1871.				September, 1871.			
	LaSalle.		Henry.	Peoria.	LaSalle.		Henry.	Peoria.	LaSalle.		Henry.	Peoria.	LaSalle.		Henry.	Peoria.	LaSalle.		Henry.	Peoria.
	Ft.	in.	Feet.	Feet.	Ft.	in.	Feet.	Feet.	Ft.	in.	Feet.	Feet.	Ft.	in.	Feet.	Feet.	Ft.	in.	Feet.	Feet.
1	4	7	6.03	6.2	1	9	2.25	2.4	1	6	1.6	1.6	0	11	0.4	0.5	0	10	0.05	0.1
2	4	5	5.75	6.	1	8	2.15	2.8	1	7	1.6	1.8	0	9	0.35	0.5	0	7	0.1	0.1
3	4	4	5.55	5.8	2	2	2.22	2.4	1	1	1.6	1.9	0	10	0.4	0.5	0	6	.....	0.1
4	4	1	5.25	5.6	1	11	2.18	2.4	1	5	1.6	1.8	1		0.7	0.6	0	7	0.05—	0.1
5	4	1	5.1	5.5	1	11	2.15	2.4	1	4	1.6	1.6	1		0.7	0.8	0	8	0.07—	0.1
6	4	7	5.	5.4	2		2.2	2.4	1	7	1.6	1.5	1	1	0.7	0.8	0	7	0.2—	0.1
7	4	7	5.03	5.2	2	7	2.35	2.3	1	4	1.55	1.5	1	2	0.7	0.8	0	1	0.2—	0.1
8	4	8	5.06	5.	2	7	2.35	2.3	1	5	1.55	1.5	1	4	0.85	0.8	0	6	0.25—	.....
9	4	5	4.85	5.	2	3	2.4	2.3	1	2	1.4	1.5	1	1	0.7	0.8	0	7	0.35—	.....
10	4	5	4.	4.9	2	3	2.3	2.3	1	2	1.3	1.5	1	1	0 7	0.8	0	6	0.45—	.....
11	4	3	4.75	4.8	2	1	2.25	2.3	1	2	1.25	1,4	1		0.6	0.8	0	3	0.35—	.....
12	4	0	4.6	4.7	2	1	2.18	2.3	1	1	1.23	1.3	0	10	0.55	0.8	0	8	0.35—	.....
13	3	10	4.4	4.6	1	9	2.1	2.3	1		1.2	1.2	0	10	0.5	0.7	0	7	0.35—	.....
14	3	7	4.3	4.4	1	3	1.9	2.2	0	11	1.15	1.1	0	11	0.45	0.7	0	5	0.45—	.....
15	3	4	4.1	4.2	1	3	1.7	2.1	0	9	1.15	1.1	0	10	0.4	0.7	0	6	* B'l w Lock	0.1—
16	3	3	3.95	4.	1	3	1.53	2	0	9	1.	1.1	0	9	0.15	0.6	0	3	Ab ve Lock	0.1—
17	3	2	3.73	3.8	1	5	1.45	1.9	0	8	0.85	1.1	0	9	0..25	0.6	0	1		0.1—
18	3	0	3.6	3.7	1	4	1.45	1.8	0	11	0.75	1.	0	8	0.2	0.5	0	5	0.71	0.3— 0.1—
19	2	9	3.53	3.5	1	4	1.45	1.7	0	11	0.65	1.	0	9	0.15	0.4	0	8	1.15	0.5— 0.1—
20	2	8	3.4	3.2	1	8	1.47	1.6	0	10	0.75	0.9	0	7	0.07	0.3	0	9	1.5	0.5— 0.1—
21	2	8	3.2	3.1	1	11	1.6	1.5	0	9	0.7	0.8	0	5	.....	0.2	0	8	1.6	0.45— 0.1—
22	2	4	2.95	3.	2	1	1.75	1.5	0	11	0.7	0.8	0	3	0.05—	0.2	0	10	1.75	0.3— 0.1—
23	2	3	2.8	2.9	2		1.85	1.5	0	11	0.6	0.8	0	5	0.1—	0.2	0	11	1.85	0.2— 0.2—
24	2	1	2.68	2.8	1	10	1.85	1.9	0	10	0.6	0.7	0	5	0.15—	0.2	0	9	1.9	0.25— 0.2—
25	2	2	2.7	2.7	1	8	1.8	1.9	1		0.6	0.7	0	9	0.15—	0.2	0	8	1.8	0.3— 0.2—
26	2	3	2.65	2.7	1	6	1.7	1.9	1		0.6	0.7	0	6	0.12—	0.1	0	10	1.85	0.35— 0.3—
27	2	4	2.7	2.7	1	6	1.75	1.9	0	10	0.45	0.6	0	4	0.07—	0.1	0	10	1.85	0.35— 0.3—
28	2	4	2.65	2.6	1	8	1.6	1.8	0	9	0.4	0.6	0	6	0.05—	0.1	1		2.	0.4— 0.3—
29	2	1	2.6	2.5	1	8	1.65	1.7	0	7	0.4	0.5	0	11	0.05—	0.1	0	11	2.	0.35— 0.3—
30	2	0	2.5	2.5	1	7	1.6	1.6	0	11	0.4	0.5	1	1	0.05—	0.1	0	11	2.1	0.3— 0.3—
31	1	10	2.4	2.6	.....		.....	.....	0	10	0.4	0.5	1		.....	0.1	.....		.....	.....

* Water raised by dam.

Water Gauges at LaSalle, Henry and Peoria.

Day.	October, 1871.					November, 1871.					December, 1871.					January, 1872.					February, 1872.				
	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.
			Above lock.	Below lock.				Above lock.	Below lock.				Above lock.	Below lock.				Above lock	Below lock.				Above lock.	Below lock.	
	Ft.	In.	Feet.	Feet.	Feet.	Ft.	In	Feet.	Feet.	Feet.	Ft.	In.	Feet.	Feet.	Feet.	Ft.	In.	Feet.	Feet.	Feet.	Ft.	In.	Feet.	Feet.	Feet.
1	0	10	2	0.8—	.....	4	7	6.6	0.95—	.....	4	8	6.8	0.3	.....	5	5	0.6	3.55	.....	.....		0.65	0.95	.....
2	0	11	2	0.8—	.....	4	9	6.75	0.65—	.....	4	7	6.8	0.25	.....	5	4	0.5	3.42	.....	.....		0.55	0.85	.....
3	0	11	2.04	0.25—	.....	4	9	6.75	0.5—	.....	4	8	6.75	0.25	.....	5	3	0.55	3.32	.....	.....		0.45	0.85	.....
4	1		2.12	0.3—	.....	4	9	6.8	0.3—	.....	4	7	6.75	0.25	.....	5	3	0.45	3.08	.....	.....		0.45	0.85	.....
5	0	10	2.14	0.15—	.....	4	9	6.8	0.25—	.....	4	7	6.75	0.2	.....	5	2	0.45	2.9	.....	.....		0.45	0.85	.....
6	0	11	2.25	0.35—	.....	4	7	6.75	0 25—	.....	4	7	6.75	0.25	.....	5	1	0.45	2.75	.....	.....		0.45	0.8	.....
7	0	11	2.2	0.3—	.....	4	7	6.75	0.2—	.....	4	7	.....	0.1	.....	5	1	0.4	2.6	.....	.....		0.4	0.8	.....
8	0	11	2.1	0.1—	.....	4	7	6.8	0.15—	.....	4	7	.....	0.1	.....	5		0.4	2.45	.....	.....		0.4	0.75	.....
9	1		2.04	0.0—	.....	4	8	6.9	0.0	.....	4	7	.....	0.1	.....	5		0.4	2.25	.....	.....		0.4	0.75	.....
10	1	3	2.2	0.2—	.....	4	11	7.	0.05	.....	4	7	.....	0.05	.....	.....		0.35	2.1	.....	.....		0.35	0.75	.....
11	1	1	2.45	0.25—	.....	4	10	7.	0.25	.....	4	7	.....	0.00	.....	.....		0.35	2.1	.....	.....		0.35	0.7	.....
12	1		2.4	0.2—	.....	4	10	7.	0.3	.....	4	7	.....	0.05	.....	.....		0.35	2.	.....	.....		0.35	0.65	.....
13	1	1	2.45	0.15—	.....	4	10	6.95	0.45	.....	4	7	.....	0.00	.....	.....		0.35	1.85	.....	.....		0.35	0.65	.....
14	1	2	2.55	0.04—	.....	4	11	7.05	0.4	.....	4	7	.....	0.00	.....	.....		0.35	1.75	.....	.....		0.35	0.65	.....
15	1	4	2.6	0.05—	.....	4	11	7.	0.4	.....	4	7	.....	0.00	.....	.....		0.35	1.7	.....	.....		0.35	1.05	.....
16	1	5	2.6	0.00—	.....	4	11	7.	0.55	.....	4	7	.....	0.00	.....	.....		0.35	1.7	.....	.....		0.35	1.06	.....
17	1	4	2.65	0 00—	.....	4	11	7.	0.6	.....	4	7	.....	0.05	.....	.....		0.35	1.65	.....	.....		0.35	1.10	.....
18	1	4	2.75	0.1—	.....	4	10	7.05	0.65	.....	4	7	.....	0.05	.....	.....		0.35	1.6	.....	.....		0.35	1.15	.....
19	1	4	*2.95	0.15—	.....	4	10	6.95	1.	.....	4	7	.....	0.05	.....	.....		0.8	1.55	.....	.....		0.35	1.25	.....
20	1	7	3.3	0.5—	.....	5	2	7.	0.8	.....	4	6	.....	0.05	.....	.....		0.25	1.5	.....	.....		0.3	1.3	.....
21	2		3.8	0.55—	.....	5	1	7.	0.75	.....	4	6	.....	0.05	.....	.....		0.25	1.5	.....	.....		0.35	1.35	.....
22	2	4	4.2	0.6—	.....	4	11	7.05	0.7	.....	4	11	.....	0.12	.....	.....		0.25	1.45	.....	.....		0.45	1.4	.....
23	2	6	4.5	0.85—	.....	4	10	6.95	0.7	.....	5	1	.....	0.1	.....	.....		0.25	1.35	.....	.....		0.5	1.6	.....
24	2	10	4.82	0.95—	.....	4	9	6.85	0.65	.....	5	5	.....	1.1	.....	.....		0.2	1.2	.....	.....		0.6	1.8	.....
25	3	1	5.05	1.1—	.....	4	8	6.85	0.4	.....	7	3	†1.26	2.95	.....	.....		0.15	1.15	.....	.....		0.8	2.05	.....
26	3	5	5.28	0.9—	.....	4	8	6.9	0.4	.....	6	11	1.4	3.7	.....	.....		0.15	1.15	.....	.....		1.	2.3	.....
27	3	9	5.6	1.1—	.....	4	8	6.9	0.25	.....	6		1.24	4.15	.....	.....		0.1	1.1	.....	.....		1.05	2.6	.....
28	4	1	5.98	1.21—	.....	4	7	6.8	0.25	.....	5	10	1.04	4.2	.....	.....		0.1	1.05	.....	.....		1.05	2.8	.....
29	4	1	6.25	1.18—	.....	4	8	6.8	0.20	.....	5	7	0.9	4.12	.....	.....		0.1	1.	.....	.....		1.1	3.	.....
30	4	6	6.4	1.15—	.....	4	9	6.8	0.25	.....	5	7	0.75	3.95	.....	.....		0.5	1.	.....	.....		.....	.....	.....
31	4	7	6.55	1.15—	.....	.....		.....	.....	.....	5	6	0.70	3.75	.....	.....		0.5	1.	.....	.....		.....	.....	.....

*Henry dam closed. †On the 25th of Dec., 1871, a gauge was set for low water mark of 1871, below lock, which was 0.50 lower than 1867 and 1868, and 5 feet above lower miter sill. The gauge above lock was set 7 feet higher, being 6 feet above upper miter sill and 0.50 above top of dam.

NOTE.—All gauges prior to Dec. 31, 1861, were taken in reference to low water of 1867 and 1868, after that to low water of 1871. Dam at Henry raised water at LaSalle 4.4 at low water.

Water Gauges at LaSalle, Henry and Peoria.

Day.	March, 1872.				April, 1872.				May, 1872.				June, 1872.				July, 1872.			
	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.
		Above Lock.	Below Lock.			Above Lock.	Below Lock.			Above Lock.	Below Lock.			Above Lock.	Below Lock.			Above Lock.	Below Lock.	
	Ft. In.	Feet.	Feet.		Ft. In.	Feet.	Feet.		Ft. In.	Feet	Feet.		Ft. In.	Feet.	Feet.		Ft. In.	Feet.	Feet.	
1		1.1	3.1		7 1	1.8	4.6		6 2	1.2	5.25		5 1	0.55	2.5		4 9	0.35	2.2	
2		1.	3.2		7 1	2.05	5.15		6 2	1.2	5.2		5 1	0.6	3.		4 9	0.3	2.	
3		0.95	3.35		7 1	2.1	5.4		6 1	1.15	5.2		5 8	0.65	3.2		4 9	0.25	1.95	
4		0.9	3.35		7 7	2.1	5.75		6 8	1	5.		5 2	0.65	3.5		4 9	0.25	1.85	
5		0.85	3.3		7 7	2.1	6.		6 8	1.	5.		5 1	0.65	3.6		4 8	0.25	1.7	
6		0.8	3.		7 8	2.	6.15		6 7	1.	4.5		5 1	0.5	3.65		4 7	0.25	1.5	
7		0.8	2.85		7 11	2.1	6.45		6 7	1.	4.4		6	1.	6.		4 6	0.25	1.2	
8		0.7	2.8		7 11	2.1	6.55		6 6	1.	4.2		6 5	1.5	7.5		4 6	0.1	1.1	
9		0.5	2.6		7 10	2.1	6.75		5 8	0.95	4.		7 4	1.9	8.		4 6		1.	
10		0.45	2.5		7 10	2.	6.8		5 2	0.85	3.8		7 1	1.9	8.2		4 6		0.9	
11		0.65	2.4		7 8	2.	7.		5 5	0.8	3.75		6 8	1.9	8.3		4 6		0.85	
12		0.7	2.6		8 1	1.95	7.05		5 3	0.75	3.50		6 3	1.5	8.2		4 6		0.75	
13		0.75	2.65		7 8	1.85	6.9		5 4	0.75	3.2		5 11	1.2	7.9		4 6		0.7	
14		0.85	2.55		7 1	1.8	6.75		5 4	0.75	3.1		5 8	1.1	7.6		4 6		0.65	
15		0.85	2.6		6 11	1.75	6.75		5 4	0.75	3.15		5 3	1.	7.3		4 6		0.9	
16		0.85	2.85		7	1.75	6.75		5 4	0.75	3.15		5 3	0.8	6.8		4 6		0.55	
17		0.9	2.85		7 2	1.75	6.75		5 5	0.85	3.15		5 2	0.6	6.5		4 6		0.5	
18		0.9	3.		7	1.75	6.6		5 8	1.	3.2		5	0.6	6.		4 6	0.05	0.5	
19		0.9	3.		7	1.7	6.5		6	1.1	3.3		5	0.6	5.8		4 6	0.05	0.55	
20		0.9	2.85		6 11	1.6	6.45		6 1	1.15	3.5		4 10	0.5	5.4		4 6	0.05	0.6	
21		0.9	2.8		7 1	1.6	6.4		5 8	1.15	3.6		4 10	0.5	5.		4 6	0.05	0.6	
22		0.9	2.75		6 11	1.55	6.4		5 9	1.1	3.7		4 9	0.4	4.5		4 7	0.05	0.6	
23		0.85	2.75		6 9	1.5	6.35		5 8	1.	3.6		4 9	0.45	4.		4 7	0.1	1.	
24		0.95	2.6		6 8	1.4	6.2		5 8	0.9	3.65		4 9	0.5	3.8		4 7	0.1	1.15	
25		0.95	2.6		6 6	1.35	6.		5 7	0.8	3.6		4 9	0.5	3.5		4 7	0.1	1.2	
26		0.95	2.6		6 3	1.25	5.8		5 7	0.8	3.6		4 9	0.5	3.2		4 7	0.1	1.2	
27		0.95	2.65		6 1	1.2	5.5		5 5	0.75	3.5		4 9	0.5	2.8		4 6	0.05	1.2	
28		1.	2.75		6 1	1.2	5.45		5 3	0.7	3.3		4 9	0.45	2.75		4 6	0.05	1.15	
29		1.1	2.8		6 1	1.2	5.45		5 3	0.7	3.2		4 9	0.4	2.5		4 6	0.05	1.1	
30		1.2	2.85		6 1	1.2	5.35		5 1	0.7	2.9		4 9	0.35	2.4		4 6	0.05	1.1	
31		1.5	3.75						5 1	0.65	2.8		4 9				4 6	0.1	1.2	

Water Gauges at LaSalle, Henry and Peoria.

Day.	August, 1872.					September, 1872.					October, 1872.					November, 1872.					December, 1872.				
	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.	LaSalle		Henry.		Peoria.	LaSalle	Henry.		Peoria.	
			Above lock.	Below lock.				Above lock.	Below lock.				Above lock.	Below lock.				Above lock.	Below lock.			Above lock.	Below lock.	
	Ft.	In.	Feet.	Feet.	Feet.	Ft.	In.	Feet.	Feet.	Feet.	Ft.	In.	Feet.	Feet.	Feet.	Ft.	In.	Feet.	Feet.	Feet.	Feet.	Feet.	Feet.	Feet.
1	*4	8	0.1	1.35	.....	.....		0.1	1.35	.....	5	4	0.7	2.4	.....	4	7	0.15	1.4	.....	4.7	0.1	1.6	.....
2	4	7	0.1	1.3	.....	.....		0.1	1.3	.....	5	3	0.75	2.7	.....	4	7	0.15	1.35	.....	4.7	0.05	1.6	.....
3	4	7	0.05	1.2	.....	.....		0.05	1.2	.....	5	2	0.75	2.75	.....	4	7	0.1	1.3	.....	4.7	0.05	1.6	.....
4	4	7	0.05	1.5	.....	.....		0.05	1.15	.....	5	2	0.75	2.75	.....	4	9	0.1	1.3	.....	4.7	0.05	1.55	.....
5	4	6	0.05	1.	.....	.....		0.05	1.05	.....	5	2	0.75	2.8	.....	4	11	0.2	1.5	.....	4.7	0.05	1.5	.....
6	4	7	0.00	0.95	.....	.....		0.05	1.	.....	5	5	0.8	2.85	.....	4	11	0.4	1.75	.....	4.6	0.05	1.5	.....
7	4	6	0.00	0.9	.....	.....		0.0	0.95	.....	5	5	0.85	3.	.....	4	11	0.4	1.8	.....	4.6	0.0	1.4	.....
8	4	6	0.0	0.85	.....	4	10	0.0	0.9	.....	5	5	0.8	3.15	.....	4	11	0.4	1.85	.....	4.6	0.0	1.3	.....
9	4	6	0.0	0.8	.....	5	11	0.0	0.85	.....	5	5	0.75	3.3	.....	4	11	0.4	1 9	.....	4.5	0.0	1.2	.....
10	4	6	0.0	0.8	.....	5	11	0.0	0.8	.....	5	4	0.7	3.2	.....	4	10	0.3	1.9	.....	4.5	0.0	1.1	.....
11	4	5	0.0	0.8	.....	6	0	0 0	0.8	.....	5	2	0.6	3.	.....	4	9	0.25	2.	.....	4.5	0.0	1.1	.....
12	4	5	0.00	0.8	.....	5	9	0.0	0.8	.....	5	2	0.6	2.9	.....	4	9	0.25	2.	.....	4.5	0.0	1.	.....
13	4	6	0.05	1.0	.....	5	6	0.0	1.	.....	5	2	0.6	2.65	.....	4	9	0.25	2.	.....	4.5	0.0	1.	.....
14	4	6	0.1	1.1	.....	5	3	0.1	1.1	.....	5	1	0.55	2.6	.....	4	8	0.25	2.	.....	4.5	0.0	1.	.....
15	4	6	0.10	1.00	.....	5	2	0.1	1.	.....	4	10	0.5	2 5	.....	4	8	0.2	1.95	.....	4.5	0.0	0.95	.....
16	4	5	0.05	0.95	.....	5	1	0.05	0.95	.....	4	10	0.5	2.35	.....	4	8	0.2	1.8	.....	4.5	0.0	0.95	.....
17	4	7	0.05	0.95	.....	4	11	0.05	0.95	.....	5	0	0.5	2.3	.....	4	7	0.2	1.8	.....	4.5	0.0	0.9	.....
18	4	6	0.1	0.95	.....	4	11	0.1	0.95	.....	4	11	0.5	2.25	.....	4	7	0.2	1.75	.....	4.5	0.0	0.9	.....
19	4	11	0.1	0.95	.....	4	9	0.1	0.95	.....	4	11	0.45	2.2	.....	4	7	0.15	1.75	.....	4.5	0.0	0.9	.....
20	4	11	0.4	1.35	.....	4	8	0.4	1.35	.....	4	10	0.35	2.13	.....	4	7	0.15	1.75	.....	.....	0.0	0.85	.....
21	4	10	0.4	1.4	.....	4	8	0.4	1.4	.....	4	9	0.3	2.1	.....	4	7	0.15	1.7	.....	.....	0.0	0.85	.....
22	4	8	0.3	1.4	.....	4	8	0.3	1.4	.....	4	9	0.3	2.	.....	4	7	0.15	1.7	.....	.....	0.0	0.85	.....
23	4	8	0.2	1.25	.....	4	9	0.2	1.25	.....	4	9	0.25	1.95	.....	4	7	0.15	1.7	.....	.....	0.0	0.8	.....
24	4	8	0.15	1.2	.....	4	11	0.15	1.2	.....	4	9	0.25	1.75	.....	4	7	0.1	1.65	.....	.....	0.0	0.8	.....
25	4	6	0.15	1.15	.....	4	11	0.15	1.15	.....	4	8	0.25	1.55	.....	4	7	0.1	1.65	.....	.....	0.0	0.8	.....
26	4	6	0.1	1.1	.....	4	11	0.1	1.1	.....	4	8	0.25	1.50	.....	4	7	0.1	1.65	.....	.....	0.0	0.75	.....
27	4	5	0.1	1.05	.....	4	10	0.1	1.05	.....	4	8	0.2	1.45	.....	4	7	0.1	1.65	.....	.....	0.0	0.75	.....
28	4	10	0.15	1.05	.....	4	9	0.15	1.05	.....	4	7	0.20	1.4	.....	4	7	0.1	1.65	.....	.....	0.0	0.7	.....
29	5	1	0.6	1.4	.....	5	1	0.6	1.4	.....	4	7	0.15	1.4	.....	4	6	0.1	1.6	.....	.....	0.0	0.7	.....
30	5	1	0.6	1.5	.....	5	2	0.6	1.5	.....	4	7	0.15	1.4	.....	4	6	0.1	1.6	.....	.....	0.0	0.7	.....
31	5	0	0.6	1.45	.....	.....		.....	.....	.....	4	7	0.15	1.4	.....	.....		.....	.....	.....	.....	0.0	0.65	.....

*Dam raised water 4 feet 4 inches at LaSalle. Deduct this from Gauge, gives the amount above low water.

Water Gauges at LaSalle, Henry and Peoria.

Day.	January, 1873.				February, 1873.				March, 1873.				April, 1873.				May, 1873.			
	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.	LaSalle	Henry.		Peoria.
		Above Lock.	Below Lock.			Above Lock.	Below Lock.			Above Lock.	Below Lock.			Above Lock,	Below Lock.			Above Lock.	Below Lock.	
	Ft. in.	Feet.	Feet.	Ft.in.	Ft. in.	Feet.	Feet.	Ft.in.	Ft. in.	Feet.	Feet.	Ft.in.	Ft. in.	Feet.	Feet.	Ft.in.	Ft. in.	Feet.	Feet.	Ft.in.
1	.....	0.6	0.65	.....	.....	1.55	6.6	.....	.....	5.25	11.25	.....	.....	4.	10.8	.....	11 1	5.7	12.1	11 4
2	.....	0.5	1.5	.....	.....	1.	6.	.....	.....	5.	11.	.....	.....	4.2	11.	.....	11 7	5.5	12.	11 3
3	.....	0.5	1.5	.....	.....	0.75	5.5	5 8	5 1	4.75	10.65	.....	5 1	4.5	11.25	.....	13 7	6.	12.5	.....
4	.....	0.5	1.6	.....	.....	0.5	5.2	.....	7 1	4.1	10.	.....	7 1	5.	11.4	.....	13 4	5.9	12.6	.....
5	.....	0.5	1.6	.....	.....	0.4	5.	5 1	9 1	3.6	9.4	.....	9 1	5.5	12.	.....	12 4	5.6	12.6	.....
6	.....	0.5	1.75	.....	.....	0.4	4.75	4 11	12 1	3.	9.4	.....	12 1	5.6	12.5	.....	11 10	5.2	12.5	11 6
7	.....	0.5	1.85	.....	.....	0.3	4.75	4 9	14 9	3.	9.2	.....	13 9	6.8	13.3	12	11 4	5.	12.2	.....
8	.....	0.4	1.85	.....	.....	0.3	4.75	.....	.....	3.5	9.75	.....	.....	7.2	14.	.....	10 11	4.9	12.	.....
9	.....	0.4	1.85	.....	.....	0.2	4.65	.....	.....	4.	10.5	.....	.....	8.25	15.2	13 4	11 7	4.8	11.9	11 2
10	.....	0.4	1.85	.....	.....	0.2	4.65	.....	.....	4.8	11.	.....	.....	9.7	16.2	13 4	12 3	5.2	11.7	11 2
11	.....	0.3	1.75	.....	.....	0.15	4.55	.....	.....	5.	11.5	.....	.....	10.25	17.	14 7	12 9	5.5	12.	11
12	4 5	0.3	1.85	.....	.....	0.15	4.55	.....	.....	5.5	12.	.....	.....	10.5	17.25	15 1	13 1	5.6	12.4	11 1
13	5	0.6	2.5	2 2	.....	0.1	4.5	.....	.....	5.5	12.2	.....	.....	10.25	17.	15 5	12 11	5.5	12.6	.....
14	5 1	1.	3.1	3 2	.....	0.1	4.5	4 11	.....	5.6	12.3	.....	.....	10.	16.75	15 5	11 8	5.5	12.5	.....
15	6 1	1.5	5.2	4 7	.....	0.1	4.5	5 1	.....	5.7	12.4	.....	.....	9.5	16.5	15 3	11 1	5.2	12.2	.....
16	9 1	2.6	7.	6 2	.....	0.2	4.85	5 3	16 1	5.8	12.5	11 7	16 1	9.2	16.2	.....	10 9	5.	12.	11 2
17	12 7	3.	8.45	7 2	5 1	0.25	5.1	5 10	15 9	5.8	12.5	.....	15 9	9.	16.	15	10 2	4.6	11.6	10 9
18	11 9	3.5	9.5	7 10	7 1	0.35	5.75	6 4	14 11	5.8	12.5	.....	14 11	8.5	15.75	14 4	9 9	4.3	11.3	10 7
19	10 4	3.6	9.75	8 6	10 1	0.5	6.2	7 2	14 9	5.7	12.4	11 5	14 9	8.25	15.5	.....	9 5	4.	11.	10 4
20	10 1	3.6	10.	8 10	13 1	0.7	6.85	.....	14 9	5.6	12.4	.....	14 9	8.2	15.25	14 1	9 6	3.9	10.9	10 2
21	.....	4.	10.	8 11	15 7	0.9	7.3	8 10	14 9	5.3	12.2	.....	14 9	7.8	15.2	.....	9 5	3.8	10.8	10
22	.....	3.9	9.95	8 10	14 1	1.2	7.9	.....	14 3	5.3	12.2	.....	14 9	7.6	14.8	.....	9 3	3.7	10.7	9 9
23	.....	3.75	9.7	8 9	13 1	1.5	8.4	10 4	13 9	5.	11.8	.....	13 9	7.3	14.5	.....	10 8	4.	10.8	.....
24	.....	3.6	9.4	8 8	12 1	2.1	9.1	11 .	13 4	4.8	11.6	.....	13 4	7.2	14.2	13 3	11 3	4.6	11.	10 1
25	.....	3.2	9.15	8 6	.....	3.75	10.1	.....	13 1	4.65	11.3	.....	13 1	7.	14.	13	12	4.3	11.2	.....
26	.....	2.9	8.75	8 4	.....	4.75	10.65	11 3	12 9	4.5	11.4	.....	12 9	6.8	13.7	12 8	11 6	4.0	11.2	10 3
27	.....	2.5	8.5	7 11	.....	5.5	11.2	.....	12 1	4.25	11.1	.....	12 1	6.5	13.3	12 5	11 3	3.9	11.2	.....
28	.....	2.25	8.2	7 10	.....	5.5	11.5	.....	11 7	4.	10.8	.....	11 7	6.25	13.	12 3	11 2	3.8	11.	10 2
29	.....	2.	7.	7 5	.....	.....	.....	.....	11 3	3.8	10.7	.....	11 3	6.2	12.7	12	10	3.7	11.	.....
30	.....	1.8	6.9	7 2	.....	.....	.....	.....	10 11	3.8	10.6	.....	10 11	5.8	12.3	.....	9 6	3.8	10.8	.....
31	.....	1.65	6.75	6 6	.....	.....	.....	.....	.....	3.7	10.5	.....	.....	.....	.....	.....	9 2	3.6	10.6	.....

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day.	June, 1873.				July, 1873.				August, 1873.				September, 1873.					October, 1873.				
	LaSalle...	Henry.		Peoria....	LaSalle...	Henry.		Peoria....	La Salle...	Henry.		Peoria....	LaSalle....	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...
		Above lock.	Below lock.			Above lock.	Below lock.			Above lock.	Below lock.			Above lock.	Below lock.				Abo'e lock.	Below lock.		
	Ft.In.	Feet.	Feet.	Ft.In.	Ft.In.	Feet.	Feet.	Ft.In.	Ft.In.	Feet.	Feet.	Ft.In.	Ft.In.	Feet.	Feet.	Ft.In.	Feet	Ft.In.	Feet.	Feet.	Ft.In.	Feet.
1	9	3.4	10.4	9 8	4 10	0.3	2.8	1 6	4 11	0,15	1.7	.....	4 6	00	0.5	00	0.2	4 8	00	00	.....	0.5
2	8 8	3.2	10.2	9 6	4 10	0.3	2.2	1 6	4 11	0.15	1.6	.....	4 6	00	0.5	.....	0.2	4 8	00	00	.....	0.5
3	8 4	3.	10.	9 3	4 11	0.4	2.1	1 7	4 10	0.15	1.5	.....	4 6	00	0.4	.....	0.2	4 8	00	00	0 7	0.5
4	8 1	2.8	9.8	9 1	5 5	0.5	2.4	1 9	4 9	0.15	1.5	1 3	4 6	00	0.4	.....	0.3	4 8	00	0.1	0 9	0.6
5	7 10	2.6	9.6	8 9	5 8	1.	3.	1 10	4 9	0.1	1.5	1 2	4 7	00	0.4	.....	0.3	4 8	00	0.1	.....	0.6
6	7 4	2.3	9.3	8 7	7 1	1.5	3.5	2 8	4 8	0.1	1.5	1	4 7	00	0.4	.....	0.3	4 8	00	0.2	0 9	0.6
7	6 10	2.	9.	8 4	7 7	1.75	4.2	2 10	4 8	0.1	1.4	0 11	4 7	00	0.4	.....	0.3	4 8	00	0.2	0 8	0.7
8	6 6	1.8	8.8	8	7 2	1.8	4.8	3 8	4 7	0.1	1.4	.....	4 7	00	0.4	.....	0.3	4 8	00	0.2	.....	0.6
9	6 3	1.6	8.6	7 7	6 11	1.6	5.2	4 2	4 7	0.1	1.2	.....	4 7	00	0.4	0 1—	0.2	4 8	00	0.2	.....	0.7
10	6 3	1.3	8.3	7 4	6 6	1.4	5.2	4 6	4 7	00	1.2	0 10	4 7	00	0.3	.....	0.2	4 8	00	0.3	0 8	0.7
11	6 2	1.2	8.15	7 1	6 5	1.2	5.3	4 6	4 7	00	1.1	0 9	4 7	00	0.3	.....	0.2	4 8	00	0.3	0 9	0.7
12	6	1.1	8.	6 8	6 1	1.	5.2	4 5	4 7	00	1.1	.....	4 6	00	0.3	.....	0.2	4 8	00	0.3	0 9	0.7
13	5 10	1.	7.7	6 5	7	1.	5.	4 5	4 6	00	1.1	.....	4 6	00	0.3	.....	0.2	4 8	00	0.3	.....	0.6
14	5 8	0.9	7.3	6 1	6 11	0.9	4.9	4 2	4 6	00	1.1	.....	4 6	00	0.3	.....	0.3	4 8	00	0.3	.....	0.6
15	5 6	0.8	6.	5 9	6 7	0.8	4.8	4 1	4 6	00	1.	0 6	4 6	00	0.3	.....	0.1	4 8	00	0.4	.....	0.6
16	5 5	0.7	5.8	.....	5 7	0.7	4 7	3 95	4 6	00	1.	.....	4 6	00	0.3	.....	0.1	4 8	00	0.4	.....	0.7
17	5 3	0.6	5.5	5 2	5 8	0.6	4.6	3 8	4 5	00	1.	.....	4 6	00	0.3	.....	0.2	4 8	00	0.4	0 10	0.8
18	5 3	0.6	5.2	4 9	5 7	0.5	4.5	3 6	4 5	00	1.	.....	4 6	00	0.3	.....	00	4 8	00	0.45	.....	0.8
19	5 4	0.5	4.9	4 4	5 6	0.5	4.25	3 4	4 5	00	0.9	0 4	4 6	00	0.3	.....	0.1	4 8	00	0.45	0 11	0.9
20	5 3	0.5	4.8	4 1	5 2	0.5	4.	3 1	4 6	00	0.9	.....	4 6	00	0.3	.....	0.1	4 8	00	0.45	.....	0.9
21	5 1	0.4	4.0	3 9	5 1	0.4	3.5	2 11	4 6	00	0.8	.....	4 6	00	0.2	.....	0.1	4 8	00	0.5	.....	0.9
23	5 1	0.4	3.7	3 5	5 1	0.4	3.	2 9	4 6	00	0.7	.....	4 6	00	0.2	.....	0.1	4 8	00	0.5	0 11	0.9
23	5 1	0.3	3.6	3 1	5 1	0.3	2.5	2 6	4 6	00	0.6	0 3	4 6	00	0.2	.....	0.1	4 8	00	0.5	.....	0.9
24	5	0.3	3.4	2 10	5	0.3	2.4	2 4	4 6	00	0.5	0 2	4 6	00	0.2	.....	0.1	4 8	00	0.6	0 10	0.9
25	4 11	0.25	3.2	2 8	5 1	0.3	2.4	2 3	4 6	00	0.5	.....	4 6	00	0.2	.....	0.1	4 8	00	0.6	.....	0.9
26	4 11	0.2	2.9	2 5	5 1	0.2	2.3	2 1	4 6	00	0.5	.....	4 6	00	0.2	.....	0.2	4 8	00	0.6	.....	0.85
27	4 10	0.2	2.8	2 2	4 11	0.2	2.2	2	4 6	00	0.5	.....	4 6	00	0.1	.....	0.1	4 8	00	0 6	.....	0.9
28	4 10	0.2	2.6	2	4 10	0.2	2.	1 10	4 6	00	0.5	.....	4 6	00	0.1	.....	0.1	4 8	00	0.7	0 10	0.9
29	4 10	0.25	2.3	.....	4 9	0.2	1.9	1 10	4 6	00	0.5	.....	4 9	00	0.1	0 7	0.3	4 8	00	0.7	.....	0.9
30	4 10	0.3	2.4	1 8	4 9	0.2	1.8	1 9	4 6	00	0.5	.....	4 9	00	0.1	.....	0.3	4 8	00	0.7	.....	0.9
31	.....	.....	.....	.....	4 9	0.1	1.75	1 5	4 6	00	0.5	000	.....	.....	.....	.....	.....	4 8	00	0.8	.....	0.9

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day.	November, 1873.					December, 1873.					January, 1874.					February, 1874.					March, 1874.				
	LaSalle...	Henry.		Peoria.....	Copperas Creek.	LaSalle...	Henry.		Peoria.....	Copperas Creek.	LaSalle...	Henry.		Peoria.....	Copperas Creek.	LaSalle...	Henry.		Peoria.....	Copperas Creek.	LaSalle...	Henry.		Peoria.....	Copperas Creek.
		Above lock.	B'low lock.				Above lock.	B'low lock.				Above lock.	B'low lock.				Above lock.	B'low lock.				Above lock.	B'low lock.		
	Ft in	Feet.	Feet.	Ft. in	Feet.	Ft in	Feet.	Feet.	Ft in.	Feet.	Ft in	Feet.	Feet.	Ft in.	Feet.	Ft in	Feet.	Feet.	Ft in.	Feet.	Ft in	Feet.	Feet.	Ft in.	Feet.
1.....	4 8	0.3	0.8	.....	0.9	.....	0.7	1.7	1 3	1.2	.....	2.2	9.1	8.5	9.5	.....	6.7	13.25	12 3	11.3	.....	5.7	12.6	11 11	12.3
2.....	4 9	0.3	0.8	.....	0.9	.....	0.8	1.7	1 4	1.2	.....	2.1	9.	8.3	9.5	.....	6.6	13.15	12 3	11.85	.....	5.5	12.6	11 9	12.3
3.....	4 9	0.3	0.9	0 11	0.9	.....	0.8	1.75	1 5	1.5	.....	2.	9.	8.3	8.6	.....	6.4	13.5	12	12.2	.....	5.5	12.5	11 7	12.2
4.....	4 9	0.3	0.9	.....	0.9	.....	0.8	1.75	1 7	1.7	.....	2.	9.	8.2	8.6	.....	6.	12.8	11 10	12.05	.....	5.5	12.4	11 8	12.2
5.....	.....	0.3	0.9	0 10	0.9	.....	0.8	1.75	1 9	1.7	.....	2.1	9.	8.1	8.5	.....	5.5	12.5	11 7	12.	.....	5.6	12.6	11 9	12.1
6.....	.....	0.4	0.9	1 00	0.9	.....	0.9	1.8	1 9	1.7	.....	2.1	8.75	8.	8.3	.....	5.2	12.3	11 4	11.9	.....	5.8	12.8	11 11	12.1
7.....	.....	0.4	0.9	0 11	0.9	.....	0.9	1.8	2	1.8	.....	2.1	8.6	7.11	8.1	.....	4.8	11.8	11	11.8	.....	6.5	13.5	12 8	12.
8.....	.....	0.4	1.	0 8	0.9	.....	0.95	1.9	2	2.	.....	2.1	8.5	7.9	8.	.....	4.6	11.6	10 10	11.2	.....	7.	13.8	12 6	12.
9.....	.....	0.4	1.	0 5	0.9	.....	1.	2.	2 6	3.7	.....	2.05	8.4	7.8	7.9	.....	4.4	11.4	10 7	11.4	.....	7.	13.8	12 7	12.
10.....	.....	0.4	1.	0 9	0.9	.....	1.	2.2	2 9	4.	.....	2.	8.2	7.7	7.8	.....	4.2	11.2	10 5	11.25	.....	7.	14.	13 2	12.
11.....	.....	0.4	1.	1	0.9	.....	1.2	2.4	3 3	4.8	.....	1.8	8.	7.5	7.7	.....	4.	10.	10 2	11.	.....	6.9	13.8	13	12.1
12.....	.....	0.4	1.1	1 2	0.9	.....	2.	3.7	5 .	7.	.....	1.6	7.8	7.4	7.55	.....	3.8	9.8	10	10.7	.....	6.7	13.6	12 11	12.2
13.....	.....	0.4	1.1	1 2	0.9	.....	3.8	7.6	6 6	8.2	.....	1.5	7.5	7.	7.45	.....	3.6	9.5	10 3	10.6	.....	6.5	13.5	12 8	12.3
14.....	.....	0.4	1.1	1 1	0.9	.....	4.3	10.1	7 7	8.8	.....	1.4	7.35	6.9	7.2	.....	5.	11.6	10 5	10.6	.....	6.2	13.2	12 6	12.3
15.....	.....	0.4	1.1	1	0.9	.....	4.5	10.5	8 6	9.25	.....	1.3	7.2	.....	7.	.....	6.1	12.7	12 3	10.5	.....	6.	12.	12 2	12.3
16.....	.....	0.4	1.1	0 11	0.9	.....	4.7	11.	9 2	9.45	.....	1.2	7.	.....	6.9	.....	7.7	14.1	13 2	10.7	.....	5.6	12.6	11 11	12.3
17.....	.....	0.5	1.2	1 2	0.9	.....	4.7	11.	9 9	9.6	.....	1.1	6.8	.....	6.8	.....	8.	14.5	13 2	10.8	.....	5.4	12.4	11 8	12.25
18.....	.....	0.5	1.2	1 4	0.9	.....	4.6	11.	10	9.7	.....	1.05	6.5	5.11	6.6	.....	8.2	15.	13 8	11.	.....	5.2	12.2	11 6	12.2
19.....	.....	0.5	1.2	1 1	0.9	.....	4.5	11.	10 3	9.8	.....	1.	6.2	5.9	6.5	.....	8.	14.9	13 9	11.2	.....	5.	12.	11 5	12.1
20.....	.....	0.5	1.2	1 1	0.9	.....	4.25	11.	10 4	9.9	.....	1.	5.8	5.6	6.3	.....	7.7	14.7	13 9	11.4	.....	4.8	11.7	11 1	11.6
21.....	.....	0.6	1.3	1	0.9	.....	4.	10.85	10 2	10.6	.....	0.95	5 65	5.4	6.2	.....	7.5	14.4	13 7	11.6	.....	4.7	11.6	11	11.6
22.....	.....	0.6	1.3	1 1	0.9	.....	3.8	10.7	10	10.4	.....	2.4	7.5	6.4	6.9	.....	7.25	14.2	13 4	11.8	.....	4.4	11.4	10 10	11.6
23.....	.....	0.6	1.3	1 2	0.9	.....	3.4	10.4	9 10	10.4	.....	3.8	9.5	8.1	7.9	.....	7.	13.8	13	12.	.....	4.2	11.2	10 9	11.5
24.....	.....	0.6	1.3	1 3	1.	.....	3.3	10.8	9 8	10.15	.....	4.8	10.1	8.11	8.6	.....	6.8	13.7	12 11	12.2	.....	4.	11.	10 4	11.3
25.....	.....	0.6	1.3	1 5	1.	.....	3.2	10.15	9 6	9.9	.....	5.	11.25	9.9	9.8	.....	6.4	13.4	12 9	12.3	.....	3.9	10.8	10 2	11.2
26.....	.....	0.7	1.5	1 4	1.	.....	3.	9.85	9 5	9.7	.....	5.2	11.8	10.4	10.2	.....	6.02	13.02	12 5	12.3	.....	3.8	10.6	10 1	11.
27.....	.....	0.7	1.5	.....	1.1	.....	2.8	9.7	9 3	9.6	.....	5.3	12.1	10.7	10.3	.....	6.	13.	12 3	12.3	.....	3.7	10.4	10	10.9
28.....	.....	0.75	1.6	.....	1.1	.....	2.6	9.5	9 1	9.6	.....	5.4	12.4	11.11	10.5	.....	5.8	12.8	12	12.3	.....	3.3	10.2	9 9	10.8
29.....	.....	0.75	1.6	.....	1.2	.....	2.5	9.4	8 11	9.55	.....	6.3	13.	11.5	10.8	.....	.....	.....	.....	.....	.....	3.2	10.	9 7	10.7
30.....	.....	0.7	1.6	.....	1.2	.....	2.4	9.3	8 7	9.2	.....	6.7	13.35	11.11	10.9	.....	.....	.....	.....	.....	.....	2.9	9.8	9 4	10.5
31.....	.....	.....	.....	.....	.....	.....	2.8	9.2	8 6	9.1	.....	6.8	13.45	12.2	11.2	.....	.....	.....	.....	.....	.....	2.6	9.5	9	10.3

Water Gauges at LaSalle, Henry Peoria and Copperas Creek.

Day	April, 1874.					May, 1874.					June, 1874.					July, 1874.					August, 1874.				
	LaSalle	Henry.		Peoria.....	Copperas Creek.	LaSalle	Henry.		Peoria.....	Copperas Creek.	LaSalle	Henry.		Peoria.....	Copperas Creek.	LaSalle	Henry.		Peoria.....	Copperas Creek.	LaSalle	Henry.		Peoria.....	Copperas Creek.
		Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.		
	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.
1	.....	2.4	9.2	8 9	10.2	8	2.2	7.4	6 10	7.3	5 1	0.4	3.25	3 1	3.3	4 9	00	1.48	1 6	1.45	4 6	00	00	0 2	0.3
2	.....	2.3	9.	8 7	9.95	7 11	2.3	7.5	6 11	7.35	5	0.4	3.1	2 9	2.95	4 9	00	1.23	1 4	1.35	4 5	00	*0.07-	0 2	0.28
3	.....	2.	8.8	8 4	9.65	7 8	2.4	7.6	6 11	7.45	5 1	0.3	2.8	2 7	2.8	4 8	00	1.	1 3	1.25	4 4	00	0.07-	0 2	0.25
4	.....	1.8	8.6	8 3	9.6	7 7	2.5	7.7	7	7.45	4 11	0.3	2.6	2 5	2.7	4 10	00	0.9	1 1	1.2	4 4	00	0.07-	0 1	0.23
5	.....	1.7	8.4	8 1	9.45	9	2.5	7.7	7	7.5	5 2	0.4	2.6	2 5	2.7	4 7	00	0.85	1 1	1.1	4 5	00	0.07-	00	0.25
6	.....	1.6	8.2	7 9	9.25	8 4	2.6	8.0	7 2	7.5	5 1	0.5	2.7	2 5	2.7	4 7	00	0.83	1	1.05	4 4	00	0.07-	00	0.23
7	.....	1.5	7.9	7 7	9.1	8 1	2.7	8.2	7 4	7.5	5 1	0.6	2.8	2 4	2.65	4 6	00	0.8	0 10	0.95	4 5	00	0.07-	00	0.22
8	.....	1.4	7.7	7 4	9.	7 8	2.5	8.3	7 5	7.55	5	0.8	2.9	2 3	2.55	4 7	00	0.75	0 11	1.25	4 5	00	0.07-	00	0.2
9	.....	1.3	7.3	7 2	8.5	7 8	2.3	8.2	7 3	7.55	6	1.1	3.	2 3	2.5	4 8	00	0.78	1	1.1	4 5	00	0.07-	00	0.2
10	.....	1.3	7.2	7	8.	6 9	2.	7.8	7 2	7.5	7 4	1.5	3.8	2 9	2.6	4 7	00	0.73	0 11	1.05	4 5	00	0.05-	00	0.2
11	.....	1.2	7.2	6 9	8.	6 7	1.6	7.6	7	7.45	7 5	1.6	4.3	3 5	3.1	4 7	00	0.58	0 10	1.	4 5	00	00	00	0.2
12	.....	1.2	7 4	6 9	8.	6 4	1.4	7.2	6 9	7.4	7 11	1.7	5.	4	3.6	4 6	00	0.5	0 9	0.9	4 7	00	0.1	00	0.2
13	.....	1.2	7.3	6 9	7.85	6 3	1.5	7.	6 7	7.3	6 6	1.5	4.9	4 4	3.95	4 6	00	0.5	0 8	0.8	4 6	00	0.1	0 1	0.2
14	.....	1.4	7.3	6 9	7.7	6 3	1.4	6.8	6 4	7.1	6	1.2	4.8	4 6	4.1	4 7	00	0.5	0 7	0.7	4 6	00	0.1	0 2	0.28
15	.....	1.4	7.2	6 10	7.6	6 1	1.3	6.6	6 1	7.	5 9	0.9	4.7	4 4	4.2	4 8	00	0.5	0 6	0.6	4 5	00	0.08	0 3	0.25
16	.....	1.5	7.	6 8	7.4	6 2	1.2	6.3	6	6.9	5 9	0.6	4.6	4 2	4.1	4 7	00	0.45	0 6	0.55	4 5	00	0.08	0 2	0.25
17	.....	1.5	6.8	6 6	7.4	6 3	1.2	6.2	5 10	6.8	5 7	0.6	4.3	4	4.	4 6	00	0.45	0 7	0.5	4 5	00	0.06	0 2	0.25
18	.....	1.4	6.7	6 4	7.3	6 1	1.2	6.	5 8	6.65	5 5	0.6	4.2	3 10	3.85	4 6	00	0.4	0 6	0.5	4 5	00	0.06	0 2	0.25
19	.....	1.3	6.6	6 2	7.2	6	1.2	6.	5 5	6.4	5 4	0.6	4.	3 8	3.7	4 7	00	0.37	0 5	0.5	4 5	00	0.04	0 2	0.23
20	.....	1.2	6.5	6	7.1	5 11	1.2	6.	5 4	6.35	5 2	0.5	3.8	3 7	3.5	4 6	00	0.35	0 5	0.5	4 5	00	0.04	0 2	0.2
21	.....	1.2	7.	6	7.1	5 10	1.1	5.8	5 1	6.1	5 2	0.5	3.7	3 8	3.3	4 6	00	0.35	0 5	0.6	4 5	00	0.03	0 2	0.18
22	.....	1.3	7.	6 1	7.1	5 9	1.1	5.6	4 10	5.9	5 1	0.5	3.2	3	3.	4 6	00	0.35	0 5	0.6	4 4	00	0.03	0 2	0.18
23	.....	1.4	7.	6 2	7.1	5 8	1.1	5.5	4 7	5.75	5	0.5	3.	2 9	2.85	4 6	00	0.33	0 5	0.55	4 4	00	0.03	0 2	0.2
24	.....	1.6	7.	6 3	7.1	5 7	0.9	5.3	4 4	5.3	5	0.4	2.6	2 6	2.7	4 5	00	0.33	0 4	0.5	4 4	00	0.04	0 2	0.3
25	.....	1.8	7.	6 5	7.1	5 9	0.9	5.	4 3	5.	4 11	0.3	2.38	2 4	2.5	4 6	00	0.3	0 4	0.5	4 4	00	0.04	0 2	0.3
26	.....	1.7	7.	6 6	7.05	5 6	0.9	4.5	4 1	4.7	4 11	0.2	2.	2 1	2.3	4 6	00	0.25	0 4	0.45	4 4	00	0.05	0 2	0.3
27	.....	1.6	6.8	6 6	7.1	5 4	0.75	4.	3 10	4.5	4 11	0.1	1.98	1 5	2.1	4 4	00	0.2	0 4	0.45	4 5	00	0.06	0 2	0.4
28	.....	1.5	6.7	6 7	7.15	5 3	0.6	3.53	3 7	4.2	4 11	00	1.82	1 7	1.9	4 5	00	0.1	0 4	0.45	4 5	00	0.08	0 2	0.65
29	.....	1.7	6.9	6 8	7.2	5 5	0.45	3.43	3 5	3.9	4 11	00	1.65	1 9	1.75	4 5	00	0.1	0 3	0.4	4 5	00	0.09	0 1	1.
30	.....	2.	7.1	6 9	7.2	5 3	0.4	3.4	3 4	3.7	4 10	00	1.53	1 7	1.6	4 5	00	0.1	0 3	0.35	4 5	00	0.13	0 1	1.
31	.....	.....	.....	.....	.....	5 3	0.4	3.35	3 3	3.5	.....	.....	.....	.....	.....	4 6	00	00	0 2	0.3	4 5	00	0.13	00	0.95

* Sign — below water of 1871.

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day of Month	September, 1874.							October, 1874.							November, 1874.							December, 1874.							January, 1875.						
	LaSalle		Henry. Ab'v. Lock.	Henry. B'low Lock.	Peoria		Copp's Cr'k	LaSalle		Henry. Ab'v. Lock.	Henry. B'low Lock.	Peoria		Copp's Cr'k	LaSalle		Henry. Ab'v. Lock.	Henry. B'low Lock.	Peoria		Copp's Cr'k	LaSalle		Henry. Ab'v. Lock.	Henry. B'low Lock.	Peoria		Copp's Cr'k	LaSalle		Henry. Ab'v. Lock.	Henry. B'low Lock.	Peoria		Copp's Cr'k
	Ft	In	Feet.	Feet.	Ft	In	Feet.	Ft	In	Feet.	Feet.	Ft	In	Feet.	Ft	In	Feet.	Feet.	Ft	In	Feet.	Ft	In	Feet.	Feet.	Ft	In	Feet.	Ft	In	Feet.	Feet.	Ft	In	F't.
1	4	5	00	0.13	0	3	0.8	4	3	00	0.25	0	4	0.65	4	7	00	C.45	0	5	0.7	4	5	00	0.55	0	6	1.	4	4	00	0.33	0	4	0.8
2	4	5	00	0.13	0	3	0.6	4	6	00	0.13	0	3	0.65	4	6	00	0.5	0	5	0.75	4	5	00	0.50	0	6	1.	4	4	00	0.30	0	4	0.75
3	4	5	00	0.03	0	2	0.6	4	6	00	0.03	0	2	0.65	4	6	00	0.55	0	5	0.75	4	5	00	0.45	0	5	1.15	4	4	00	0.28	0	4	0.8
4	4	5	00	0.08	0	2	0.6	4	5	00	0.03	0	1	0.65	4	6	00	0.65	0	5	0.8	4	5	00	0.45	0	5	1.	4	4	00	0.28	0	4	0.75
5	4	5	00	0.13	0	2	0.5	4	5	00	0.03	0	1	0.65	4	6	00	0.53	0	5	0.8	4	5	00	0.45	0	5	0.9	4	4	00	0.25	0	4	0.65
6	4	5	00	0.17	0	2	0.58	4	5	00	0.03	0	1	0.6	4	6	00	0.5	0	6	0.75	4	5	00	0.5	0	6	0.9	4	4	00	0.28	0	3	0.6
7	4	5	00	0.23	0	2	0.58	4	5	00	0.06—	0	1	0.6	4	6	00	0.5	0	6	0.7	4	5	00	0.5	0	6	0.9	4	4	00	0.2	0	3	0.65
8	4	5	00	0.33	0	3	0.58	4	5	00	0.13	0	1	0.6	4	6	00	0.6	0	6	0.8	4	5	00	0.5	0	6	0.9	4	4	00	0.2	0	3	0.6
9	4	5	00	0.33	0	3	0.57	4	5	00	0.13	0	2	0.6	4	6	00	0.63	0	5	0.7	4	4	00	0.55	0	6	0.9	4	4	0.1—	0.15	0	3	0.55
10	4	5	00	0.33	0	3	0.5	4	5	00	0.13	0	2	0.55	4	6	00	0.63	0	5	0.5	4	4	00	0.55	0	6	0.85	4	4	0.1—	0.15	0	3	0.5
11	4	5	00	0.33	0	3	0.45	4	5	00	0.13	0	2	0.55	4	6	00	0.53	0	5	0.45	4	4	00	0.5	0	6	0.85	4	4	0.2—	0.1	0	2	0.5
12	4	5	00	0.33	0	3	0.4	4	5	00	0.15	0	2	0.55	4	6	00	0.48	0	4	0.5	4	4	00	0.5	0	6	0.85	4	4	0.3—	.....	0	2	0.6
13	4	5	00	0.43	0	2	0.4	4	5	00	0.15	0	2	0.6	4	6	00	0.4	0	4	0.5	4	4	00	0.45	0	6	0.8	4	3	0.4—	0.1—	0	1	0.55
14	4	5	00	0.43	0	1	0.4	4	5	00	0.15	0	2	0.6	4	5	00	0.33	0	4	0.5	4	4	00	0.45	0	5	0.75	4	3	0.5—	0.1—	0	1	0.45
15	4	5	00	0.33	0	1	0.5	4	6	00	0.23	0	3	0.6	4	5	00	0.33	0	5	0.6	4	4	00	0.45	0	5	0.8	4	3	0.57—	0.17—	0	1	0.45
16	4	5	00	0.03	0	2	0.5	4	6	00	0.23	0	3	0.65	4	5	00	0.33	0	5	0.6	4	4	00	0.4	0	5	0.8	4	3	0.67—	0.27—	0	1	0.45
17	4	5	00	0.2	0	2	0.5	4	6	00	0.23	0	3	0.7	4	5	00	0.33	0	6	0.7	4	3	00	0.4	0	5	0.75	4	3	0.7—	0.33—	0	1	0.4
18	4	5	00	0.25	0	2	0.4	4	6	00	0.23	0	3	0.7	4	6	00	0.33	0	6	0.7	4	3	00	0.43	0	5	0.8	4	3	0.7--	0.37—	0	1	0.4
19	4	5	00	0.4	0	4	0.4	4	6	00	0.23	0	3	0.65	4	6	00	0.35	0	6	0.7	4	3	00	0.43	0	5	0.85	4	3	0.67—	0.37—	0	0	0.4
20	4	6	00	0.4	0	5	0.5	4	5	00	0.23	0	3	0.65	4	8	00	0.35	0	7	0.7	4	3	00	0.43	0	5	1.	4	3	0.62—	0.37—	0	0	0.4
21	4	6	00	0.35	0	5	1.1	4	5	00	0.13	0	3	0.65	4	8	00	0.35	0	7	0.7	4	3	00	0.4	0	5	1.05	4	3	0.57—	0.37—	0	0	0.4
22	4	7	00	0.33	0	5	1.05	4	5	00	0.13	0	2	0.65	4	9	00	0.4	0	8	0.8	4	3	00	0.4	0	5	1.	4	3	0.6—	0.4—	0	0	0.4
23	4	6	00	0.43	0	5	1.	4	5	00	0.13	0	2	0.65	4	10	00	0.4	0	8	0.85	4	3	00	0.37	0	5	1.05	4	3	0.62—	0.4—	0	0	0.4
24	4	6	00	0.43	0	6	1.	4	5	00	0.13	0	2	0.65	5	1	00	0.5	0	9	0.9	4	3	00	0.37	0	5	1.05	4	3	0.65—	0.43—	0	0	0.4
25	4	5	00	0.25	0	5	1.	4	5	00	0.13	0	2	0.65	4	9	00	0.5	0	8	0.95	4	3	00	0.35	0	5	0.95	4	3	0.67—	0.45—	0	0	0.4
26	4	5	00	0.27	0	4	0.9	4	7	00	0.2	0	1	0.65	4	7	00	0.6	0	7	0.95	4	3	00	0.35	0	4	0.95	4	3	0.62—	0.4—	0	0	0.35
27	4	8	00	0.2	0	3	0.8	4	8	00	0.25	0	2	0.65	4	5	00	0.6	0	7	0.95	4	3	00	0.33	0	4	0.9	4	3	0.57—	0.37—	0	1	0.45
28	4	6	00	0.13	0	3	0.8	4	10	00	0.3	0	3	0.65	4	6	00	0.6	0	7	0.9	4	3	00	0.33	0	4	0.75	4	3	0.60—	0.4—	0	1	0.4
29	4	7	00	0.2	0	2	0.75	4	10	00	0.35	0	4	0.65	4	5	00	0.6	0	7	0.9	4	3	00	0.33	0	4	0.8	4	3	0.62—	0.47—	0	1	0.4
30	4	7	00	0.3	0	3	0.7	4	9	00	0.4	0	5	0.65	4	5	00	0.6	0	7	0.9	4	3	00	0.3	0	4	0.7	4	3	0.67—	0.4—	0	1	0.45
31	.....	.....	.....	.....	.....		.....	4	9	.....	0.4	0	5	0.65	.....	.....	.....	.....	.....		.....	00	0,8	0	4	0.75	4	3	0.67—	0.37—	0	1	0.80

Sign — below low water of 1871.

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day	February, 1875.					March, 1875.					April, 1875.					May, 1875.					June, 1875.				
	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...
		A'ye lock.	B'low lock.				A'ye lock	B'low lock.				A'ye lock.	B'low lock.				A'ye lock.	B'low lock.				A'be lock.	B'low lock.		
	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.
1	.....	0.67—	0.37—	.....	0.6	.....	1.25	4.65	.....	5.3	.....	6.9	13.5	12 8	12.1	5 7	0.58	5.3	4 11	6.5	6 1	0.75	4.	3 9	3.3
2	.....	0.67—	0.37—	.....	0.6	.....	1.4	5.2	.....	5.2	.....	6.6	13.4	12 8	12.15	5 8	0.5	5,1	4 11	6.35	5 10	0.75	4.	3 9	2.95
3	.....	0.67—	0.37—	.....	0.55	.....	1.2	5.	.....	5.35	.....	6.3	13.1	12 6	12.2	5 7	0.53	5.	4 7	6,1	5 10	0.75	4.	3 9	2.8
4	.....	0.67—	0.37—	.....	0.5	.....	1.	4.8	.....	5.85	.....	6.	12.7	12 3	12.15	5 8	0.53	4.8	4 5	5.9	5 10	0.75	3.95	3 8	2.7
5	.....	0.67—	0.35—	.....	0.5	.....	0.82	4.7	.....	5.3	.....	5.6	12.4	11 10	12.	5 8	0.63	4.6	4 4	5.55	5 9	0.7	3.9	3 7	2.7
6	.....	0.65—	0.35—	.....	0.5	.....	0.75	4.6	.....	5.35	.....	5.4	12.2	11 9	12.	5 9	0.63	4.45	4 3	5.4	5 8	0.65	3.85	3 7	2.7
7	.....	0.65—	0.37—	.....	0.55	.....	0.6	4.3	.....	5.4	.....	5.2	12.	11 7	11.8	5 8	0.63	4.45	4 2	5.3	5 8	0.6	3.7	3 5	2.65
8	.....	0.67—	0.37—	.....	0.6	.....	0.2	4.13	.....	5.4	.....	4.9	11.7	11 4	11.7	5 8	0.63	4.45	4	5.1	5 7	0.55	3.6	3 3	2.55
9	.....	0.67—	0.37—	.....	0.6	.....	0.1	4.	.....	5.4	.....	4.9	11.7	11 1	11.65	5 9	0.6	4.4	4	4.95	5 6	0.5	3.6	3	2.5
10	.....	0.67—	0.40—	.....	0.6	.....	0.1	3.85	.....	5.45	.....	4.6	11.4	10 11	11.5	5 8	0.57	4.3	4	4.8	5 6	0.5	3.55	3	2.6
11	.....	0.67—	0.40—	.....	0.6	.....	00	3.7	.....	5 45	.....	4.3	11.1	10 10	11.4	5 8	0.55	4.25	4	4.7	5 6	0.45	3.5	3	3.1
12	.....	0.7—	0.4—	.....	0.6	.....	0.15—	3.4	.....	5.5	.....	4.	11.	10 7	11.2	5 10	0.7	4.25	4	4.55	5 5	0.45	3.4	3	3.6
13	.....	0.7—	0.4—	.....	0.6	.....	0.27—	3.25	.....	5.6	.....	3.9	10.6	10 5	11.1	5 10	0.9	4.25	3 11	4.45	5 5	0.55	3.3	3	3.95
14	.....	0.67—	0.37—	.....	0.6	.....	1.1	5.75	.....	7.15	.....	3.8	10.4	10 2	11.	6	1.1	4.25	3 11	4.85	5 7	0.75	3.2	3 1	4.1
15	.....	0. 67—	0.37—	.....	6.6	.....	3.2	8.53	.....	8.	6 9	3.4	10.1	9 9	10.8	6 1	1.	4.25	4	4.8	5 9	0.88	3.58	3 2	4.2
16	.....	0.67—	0.4—	.....	0.65	.....	5.08	12.08	.....	8.5	6 9	3.2	9.9	9 8	10.6	6 1	0.95	4.25	4	4.8	5 9	0.88	3.78	3 5	4.1
17	.....	0.67—	0.4—	.....	0.65	.....	6.03	12.28	.....	9.5	6 7	2.9	9.6	9 6	10.4	6	0.85	4.2	4	4.2	5 8	0.75	3.7	3 4	4.
18	.....	0.7—	0.4—	.....	0.7	.....	6.33	12.83	.....	10.2	6 4	2.7	9.4	9 2	10.2	5 11	0,8	4.15	3 11	4.15	5 6	0,7	3.6	3 3	3.85
19	.....	0.7—	0.37—	.....	0.8	.....	6.33	12.83	.....	10.3	6 5	2.4	9.2	8 10	9.9	5 11	0.75	4,1	3 10	4.1	5 4	0.6	3.5	3 3	3.7
20	.....	0.7—	0.35—	.....	0.8	.....	6.2	12.75	.....	10.6	7 1	2.05	8.8	8 6	9.75	5 10	0.7	4.05	3 10	4.	5 1	0.5	3.3	3 2	3.5
21	.....	0.7—	0.33—	.....	0.85	.....	5.8	12.55	.....	11.	7 4	1.65	8.4	8 3	9.5	5 9	0.7	4.05	3 9	4.	5 1	0.4	3.1	3 1	3.3
22	.....	0.67—	0.33—	.....	0.9	.....	5.33	12.33	12.	11.85	6 11	1.45	8.2	8 1	9.3	5 10	0.7	4.05	3 9	4.	5	0.3	2.95	3	3.
23	.....	0.28—	0.85	.....	1.1	.....	5.08	12.2	11.8	11.55	6 7	1.35	7.9	7 9	9.	5 10	0.8	4.1	3 10	4.1	5	0.2	2.9	3	2,85
24	.....	0.07—	1.28	.....	2.75	.....	4.78	11.83	11.5	11.65	6 5	1.1	7.5	7 5	8.75	5 10	0.85	4.15	3 11	4.1	5	0.1	2.85	2 9	2.7
25	.....	0.2	2.1	.....	3.2	.....	4.53	11.53	11.2	11.8	6 2	0.95	7.2	7 1	8.45	5 10	0.8	4.1	3 11	4.2	5	0.1	2.65	2 8	2.5
26	.....	0.67	3.15	.....	3.55	.....	4.43	11.43	11.	11.9	6	0.8	6.9	6 9	8.15	5 10	0.4	4.	3 10	4.15	4 11	0.1	2.45	2 7	2.3
27	.....	0.93	3.65	.....	4.5	.....	4.73	11.68	11.	11.95	5 9	0.65	6.6	6 5	7.7	5 9	0.75	3.95	3 10	4.1	4 11	0.05	2.35	2 6	2.1
28	.....	1.1	4.15	.....	5.	.....	5.1	11.8	11.1	11.9	5 8	0.6	6.2	6	7.5	5 9	0.8	4.	3 9	4.	4 11	0.05	2.25	2 6	1.9
29	.....	.....	.....	.....	.....	.....	5.87	12.23	11.4	11.9	5 8	0.57	5.9	5 10	7.15	5 9	0.95	4.05	3 9	3.9	4 11	0.05	2.15	2 5	1.75
30	.....	.....	.....	.....	.....	.....	6.73	13.03	11.11	11.8	5 7	0.53	5.5	5 6	6.85	6 1	1.1	4 1	3 8	3.9	4 9	0.05	2.1	2 5	1.6
31	.....	.....	.....	.....	.....	.....	7.	13.6	12.4	11.8	.....	.....	.....	.....	.....	6 1	0,95	4.1	3 9	3.85	.....	.....	.....	.....	.....

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day	July, 1875.					August, 1875.					September, 1875.					October, 1875.					November, 1875.				
	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.
		Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.		
	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Feet.	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.
1	4 9	0.05	1.85	.....	2.7	9 4	2.73	8.13	7 9	8..	5 7	0.8	6.95	7 1	8.16	5 4	0.4	4.	.....	4.8	7 10	1.73	5.43	4 10	4.8
2	4 10	0.05	1.75	.....	2.7	11 1	3.33	8.83	8 1	8.35	5 8	0.75	6.8	6 10	8.	5 4	0.4	4.	.....	4.6	7 7	1.73	5.88	5 3	5.
3	4 11	0.00	1.65	.....	2.8	13 1	3.93	9.53	8 7	8.65	5 6	0.67	6.4	6 4	7.66	5 4	0.4	8.75	.....	4.3	7 8	1.78	6.	5 8	5.2
4	4 10	0.0	1.6	.....	3.	14 1	4.48	10.33	9 2	9.	5 4	0.6	6.	6 0	7.35	5 3	0.4	3.5	3.3	4.1	7 0	1.63	6.18	5 10	5.5
5	5 0	0.1	1.75	.....	3.9	14 3	4.93	11.	9 10	9.35	5 3	0.52	5.5	5 7	7.	5 3	0.35	3.33	3.5	4.	6 11	1.53	6.18	5 10	5.7
6	4 11	0.15	1.9	.....	4.4	14 2	5.33	11.53	10 6	9.85	5 2	0.43	5.	5 1	6.5	5 9	0.53	3.53	.....	4.2	6 7	1.48	6.13	5 10	5.75
7	4 10	0 23	2.2	.....	4.4	14	5.58	12.	11 0	10.28	5 1	0.33	4.83	4 10	6.27	6 10	0.68	3.83	.....	4.3	6 6	1.28	6.93	5 9	5.75
8	4 10	0.2	2.2	2 2	4.4	13 7	5.73	12.28	11 2	10.49	5 6	0.43	4.65	4 7	5.87	8 2	1.43	4.33	.....	4.7	6 5	1.13	5.93	5 6	5.75
9	4 11	0.2	2.18	.....	4.3	12 11	5.73	12.45	11 8	10.68	5 8	0.68	4.55	4 5	5.81	8 6	1.88	5.75	4 5	5.	6 3	0.93	5.63	5 4	5.75
10	4 10	0.18	2.18	.....	4.3	12 3	5.53	12.33	11 8	10.94	6 7	0.9	4.8	5 1	6.8	8 0	2.1	5.88	5.3	5.25	6 0	1.03	5.53	5 2	5.7
11	4 9	0.18	2.15	.....	4.2	12	5.53	12.33	11 8	11.16	8 4	1.	5.13	5 0	7.	7 9	2.	6.33	5.6	5.5	5 11	0.93	5.53	5 0	5.6
12	4 9	0.15	2.15	1 11	3.9	13 6	5.63	12.38	11 8	11.18	8 1	1;93	5.93	6 0	7.2	7 2	1.88	6.53	.....	5.7	5 11	0.93	5.1	4 11	5.5
13	4 9	0.15	2.13	.....	3.85	14 1	5.83	12.48	11 9	11.27	8 5	2.33	6.63	6 3	7.3	6 11	1.8	6.73	.....	5.8	5 8	0.83	4.87	4 9	5.4
14	4 9	0.13	2.1	.....	3.8	12 8	5.8	12.58	11 10	11.54	8 2	2.33	7.33	6 6	7.8	6 11	1.53	6.83	.....	5.9	5 9	0.83	4.63	4 6	5.2
15	4 9	0.1	2.	.....	3.85	11 4	5.75	12.55	11 11	11.66	8 0	2.13	7.33	6 9	7.4	6 5	1.43	6.43	6.2	6.	5 10	0.7	4.58	4 4	5.
16	4 9	0.0	2.95	.....	3.7	11 2	5.55	12.33	11 9	11.6	7 6	2.13	7.63	7 2	7.6	6 4	1.23	6.	6.	6.	5 11	0.63	4.43	4 2	4.75
17	4 10	0.25	2.25	.....	3.5	10 9	5.10	12.	11 8	11.48	7 8	2.03	7.63	7 5	7.8	6 2	1.1	5.85	5.9	5.9	6 0	0.63	4.43	4 0	4.5
18	6 5	1.23	3.53	.....	3.5	10 2	4.75	11.73	11 7	11.35	7 2	1.73	7.53	7 3	7.8	6 0	1.	5.73	5.8	5.8	5 11	0.73	4.5	3 10	4.3
19	7 5	1.73	4.63	3 10	4.	9 9	4.33	11.33	.....	11.25	7 1	1.63	7.43	7 2	7.75	6 0	0.93	5.63	5.4	5.6	5 10	0.73	4.25	3 10	4.15
20	7 11	1.83	5.13	.....	4.9	8 10	4.	11.	.....	11.11	6 11	1.53	7.33	7 0	7.6	5 11	0.83	5.53	5.0	5.55	5 8	0.73	4.	3 10	4.
21	7 9	1.83	5.63	.....	5.3	8 4	3.5	10.5	.....	10.8	6 8	1.43	7.13	6 10	7.5	5 10	0.83	5.33	4.10	5.4	5 7	0.73	3.93	3 10	3.9
22	7 6	1.73	5.93	.....	5.5	8 1	3.2	10.2	.....	10.5	6 6	1.23	7.	6 7	7.3	5 9	0.78	5.05	4.8	5.2	5 7	0.73	3.83	3 10	3.85
23	7 4	1.53	6.	5 7	5.6	7 11	2.88	9.83	9 9	10.3	6 5	1.13	6.73	6 3	7.1	5 8	0.68	4.83	4.6	5.	5 6	0.68	3.73	3 7	3.8
24	6 9	1.53	5.93	.....	5.65	7 7	2.83	9.93	.....	10.2	5 11	1.08	6.36	5 11	6.8	5 5	0.65	4.58	4.4	4.8	5 5	0.58	3.53	3 5	3.7
25	6 9	1.33	5.9	.....	5.6	7 5	2.25	9.23	.....	10.	5 9	1.00	6.	5 9	6.6	5 4	0.63	4.33	4.2	4.5	5 4	0.68	3.53	3 3	3.5
26	6 8	1.33	5.83	.....	5.5	7 1	2.13	9.	8 9	9.7	5 6	0.73	5.78	5 6	6.3	5 5	0.58	4.13	4.	4.4	5 8	0.68	3.53	3 4	3.45
27	6 5	1.3	5 80	6 1	5.5	6 9	1.9	8.73	8 6	9.45	5 5	0.73	5.78	5 4	6.	5 4	0.53	3.93	3.10	4.2	5 8	0.68	3.53	.....	3.4
28	7 9	1.93	6.48	.....	5.5	6 4	1.65	8.37	8 2	9.35	5 4	0.63	5.	5 2	5.8	5 4	0.53	3.93	3.7	4.	5 7	0.58	3.43	.....	3.4
29	8 5	2.13	7.	6 5	6.3	6 2	1.33	8.	7 10	9.	5 5	0.53	4.7	5 0	5.	7 0	0.6	4.	3.5	4.	5 7	0.58	3.43	.....	3.4
30	9 0	2.43	7.33	.....	6.6	5 9	1.15	7.65	7 7	8.66	5 4	0.43	4.43	.....	5.2	7 8	0.83	4.5	4.4	4.	5 5	0.48	3.33	.....	3.4
31	9 2	2.53	7.73	.....	7.	5 9	0.92	7.3	7 4	8.33	.....	.....	.....	.....	.....	7 9	1.05	5.	4.6	4.5	.....	.....	.....	.....	.....

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day	December, 1875.					January, 1876.					February, 1876.					March, 1876.					April, 1876.				
	LaSalle	Henry.		Peoria	Copperas Creek.	LaSalle	Henry.		Peoria	Copperas Creek.	LaSalle	Henry.		Peoria	Copperas Creek.	LaSalle	Henry.		Peoria	Copperas Creek.	LaSalle	Henry.		Peoria	Copperas Creek.
		Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.		
	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Ft.
1	.....	0.48	3.33	4 10	.....	.....	1.93	6.63	5 7	5.5	.....	2.48	9.13	8 8	9.2	.....	6.	12.65	11 10	11.7	15 11	8.4	15.15	14.7	14.5
2	.....	0.48	3.33	5 3	.....	.....	2.23	7.13	6 8	5.9	.....	2.33	8.93	8 7	9.5	.....	6.25	13.	12	11.75	16 11	8.8	15.4	14.7	14.5
3	.....	0.43	3.3	5 10	.....	.....	2.73	7.83	6 10	6.6	.....	2.13	8.78	8 5	9.4	.....	6.2	12.65	12 3	11.85	16 11	9.4	15.93	14.10	14.85
4	.....	0.43	3.3	.....	.....	.....	2.93	8.23	7 3	7.18	.....	1.93	8.63	8 3	9.3	.....	6.13	12.5	12 1	11.85		10.3	16.73	15.4	15.
5	.....	0.48	3.35	.....	.....	.....	2.78	8.53	7 8	7.6	.....	1.78	8.48	8 1	8.7	.....	6.15	12.5	12	11.85		11.	17.83	15.10	15.3
6	.....	0.53	3.45	.....	.....	.....	2.63	8.53	7 11	7.78	.....	1.63	8.33	8	8.6	.....	6.3	12.9	11 10	11.8		11.2	17.83	16.4	15.6
7	.....	0.93	3.53	.....	.....	.....	2.43	8.48	7 11	7.85	.....	1.53	8.23	7 10	8.7	.....	6.9	13.45	12 4	11.9		11.2	17.93	16.7	16.
8	.....	0.88	3.73	.....	.....	.....	2.33	8.33	7 10	7.85	.....	1.48	8.03	7 9	8.6	.....	7.3	13.83	12 10	12.1		11.15	17.78	16.7	16.1
9	.....	1.13	3.03	.....	.....	.....	2.38	8.33	7 10	7.9	.....	1.63	8.13	7 8	8.45	.....	7.7	14.33	13 3	12.25		10.85	17.48	16.5	16.05
10	.....	1.28	4.33	.....	.....	.....	2.53	8.68	8 2	8.	.....	3.28	8.88	8 2	8.45	.....	7.8	14.43	13 7	12.4		10.4	17.	16.	16.
11	.....	1.43	4.88	.....	.....	.....	2.43	8.68	8 1	8.2	.....	5.93	10.93	9 2	8.85	.....	7.65	14.33	13 7	12.7	16 1	9.8	16.48	15.9	15.8
12	.....	1.43	5.	.....	.....	.....	2.03	8.43	8	8.25	.....	7.38	13.13	10 9	9.5	.....	7.65	14.33	13 7	12.85	15 3	9.5	16.23	15.7	15.5
13	.....	1.33	5.23	.....	.....	.....	1.83	8.23	7 10	8.4	.....	8.18	14.93	12 6	10.35	.....	7.55	14.23	13 6	13.	15 10	9.4	16.13	15.8	15.5
14	.....	1.	5.08	.....	.....	.....	1.73	8.03	7 6	8.3	.....	8.53	15.13	13 7	10.9	.....	7.55	14.33	13 6	13.65	Over	10.	16.63	15.6	15.7
15	.....	1.	5.08	.....	.....	.....	1.53	7.83	7 4	8.3	.....	8.73	15.38	14 2	11.5	.....	7.45	14.23	12 7	13.1	Lock.	10.4	17.03	15.9	15.9
16	.....	1.	4.93	.....	.....	.....	1.53	7.68	7 2	7.75	.....	8.68	15.48	14 4	12.	.....	7.7	14.43	12 8	13.25		10.1	16.73	15.11	16.
17	.....	0.9	4.8	.....	.....	.....	1.53	7.53	6 11	7.75	.....	8.43	15.23	14 4	12.3	.....	8.6	15.13	13 8	13.35	16 1	9.7	16.33	15.8	16.15
18	.....	0.8	4.65	.....	.....	.....	1.73	7.48	7 1	7.6	.....	7.98	14.88	14 3	12.6	.....	9.1	15.5	13 10	13.6	14 11	9.2	15.93	15.5	15.75
19	.....	0.75	4.43	.....	.....	.....	2.48	7.98	7 6	7.85	.....	7.58	14.48	13 7	12.7	.....	9.8	16.33	14 8	14.	14 3	8.6	15.43	14 9	15.45
20	.....	0.68	4.23	4 2	.....	.....	3.48	8.78	7 9	8.	.....	7.23	14.13	13 5	12.8	.....	9.5	16.32	15 2	14.45	13 7	8.2	15.03	14.3	15.
21	.....	0.58	4.13	4	.....	.....	3.78	9.33	8 4	8.25	.....	7.	13.9	13 2	12.75	.....	9.2	15.93	15 3	14.55	13 4	7.7	14.53	13.11	14.5
22	.....	0.58	4.13	.....	.....	.....	3.63	9.68	8 10	8.4	.....	6.6	13.5	12 10	12.7	.....	8.8	15.63	15	14.5	12 9	7.4	14.08	13.8	14.2
23	.....	0.68	4.08	.....	.....	.....	3.58	9.80	9 2	8.6	.....	6.2	13.	12 8	12.7	.....	8.4	15.13	14 9	14.85	12 2	7.	13.66	13.3	13.7
24	.....	0.73	4.33	.....	.....	.....	3.58	9.93	9 3	8.8	.....	5.8	12.5	12 3	12.45	.....	7.9	14.73	14 6	14.35	11 11	6.6	13.23	12.11	13.55
25	.....	0.9	4.43	.....	.....	.....	3.43	9.93	9 4	8.9	.....	5.6	12.4	12	12.25	.....	7.8	14.63	14 3	14.4	11 7	6.1	12.83	12.6	13.3
26	.....	1.1	4.53	.....	.....	.....	3.33	9.93	9 4	8.9	.....	5.4	12.2	11 9	12.1	.....	7.8	14.53	14 1	14.5	10 11	5.7	12.53	12.1	13.
27	.....	1.23	4.53	.....	.....	.....	3.23	9.83	9 3	9.	.....	5.2	12.1	11 7	11.9	.....	8.1	14.73	13 11	14.5	10 7	5.4	12.23	11.9	12.7
28	.....	1.38	4.93	4 5	.....	.....	3.13	9.73	9 2	9.1	.....	5.5	12.	11 5	11.85	.....	8.38	15.	14 2	14.5	10 6	5.2	11.93	11.8	12.5
29	.....	1.63	5.38	4 8	.....	.....	2.93	9.63	9 1	9.1	.....	5.75	12.25	11 8	11.65	.....	8.9	15.68	14 4	14.6	10	4.8	11.63	11.4	12.1
30	.....	1.83	5.83	4 11	.....	.....	2.78	9.48	9	9.15	.....	.....	.....	.....	.....	.....	8.8	15.63	14 7	14.6	9 7	4.35	11.23	11.	11.9
31	.....	1.83	6.33	5 2	.....	.....	2.63	9.33	8 10	9.15	.....	.....	.....	.....	.....	.....	8.6	15.33	14 8	14.5	.....	.....	.....	.....	.....

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day.....	May, 1876.					June, 1876.					July, 1876.					August, 1876.					September, 1876.				
	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.
		Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.		
	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.
1	9 2	3.95	10.95	10 8	11.7	6 11	2.5	9.4	8 10	9.85	13 2	6.9	13.8	13 2	12.4	6 3	1.4	8.05	7 10	9.5	5.	0.33	2.45	2 4	2.7
2	8 11	3.65	10.63	10 6	11.5	7 7	2.4	9.2	8 11	9.7	12 7	6.7	13.6	13 2	12.5	6 1	1.2	7.7	7 5	9.25	4 11	0.33	2.33	2 3	2.7
3	8 11	3.5	10.5	10 3	11.3	7 8	2.2	9.	8 9	9.6	12 1	6.5	13.45	13	12.7	5 10	1.0	7.43	7.	9.	4 10	0.33	2.23	2 2	2.6
4	8 4	3.2	10.2	10 3	11.	7 6	2.2	8.8	8 6	9.3	12 7	6.7	13.6	12 10	12.7	5 11	0.88	7.13	6 6	8.75	4 10	0.3	2.13	2 1	2.45
5	8 7	3.	10.	9 9	10.75	6 9	2.0	8.6	8 3	9.15	13 1	6.9	13.8	13 2	15.1	6	0.73	6.93	6 2	8.5	4 10	0.33	2.23	2 2	2.85
6	8 1	2.7	9.7	9 9	10.7	6 10	1.8	8.5	8 1	9.05	13 6	7.05	14.	13 4	13.4	5 10	0.73	6.63	6 1	8.2	4 11	0.43	2.38	2 4	3.
7	9 6	3.2	10.	9 9	11.1	6 9	1.5	8.2	7 11	8.8	13 1	7.1	14.	13 4	13.7	5 9	0.73	6.33	6.	7.8	5.	0.5	2.5	2 5	3.8
8	11 5	4.	10.5	10 2	11.4	6 5	1.4	7.9	7 7	8.55	13 1	7.05	13.95	13 3	13.9	5 8	0.78	6.	5 11	7.5	5 2	0.63	2.63	2 6	5.
9	11 11	4.45	11.	10 5	11.5	6 5	1.2	7.7	7 4	8.5	12 1	6.85	13 85	13 2	13.9	5 7	0.68	5.78	5 8	7.2	5 5	0.68	2.83	2 10	5.9
10	11 9	4.7	11.8	10 11	11.7	6 5	1.2	7.5	7 2	8.25	12 2	6.65	13.6	13 1	13.7	5 7	0.63	5.53	5 8	6.8	5 7	0.88	3.58	3 3	6.45
11	11 6	4.7	11.3	10 11	11.7	7 1	1.4	7.8	6 11	8.	11 11	6.4	13.4	12 11	13.6	5 7	0.63	5.33	5 6	6.6	6 1	1.	3.73	3 7	6.7
12	11 1	4.8	11.5	11	11.65	7 6	1.6	7.4	6 11	7.85	11 7	6.2	13.2	12 9	13.5	5 8	0.68	5.18	5 3	6 4	6 5	1.	4.18	3 11	6.7
13	10 11	4.6	11.45	10 11	11.6	7 11	1.5	7.2	6 11	7.7	11 5	5.95	12.9	12 8	13.45	5 9	0.68	4.95	5 1	6.	6 8	1.	4.53	4 3	6.7
14	10 7	4.4	11.25	10 10	11.65	13 2	1.6	7.4	6 11	7.7	11 5	5.9	12.85	12 6	13.3	5 10	0.73	4.85	5.	5.6	6 9	1.18	4.93	4 6	6.8
15	9 11	4.1	11.	10 7	11.6	16 9	2.6	7.6	7 4	7.5	11 6	5.75	12.7	12 3	13.25	5 11	0.78	4.8	4 8	5.4	6 9	1.33	5.	4 9	6.8
16	9 5	3.85	10.8	10 5	11.5	16 5	4.2	9.4	8	7.75	11 1	5.6	12.5	12 1	13.2	6 1	0.83	4.73	4 6	5.2	6 9	1.23	5.43	5 2	6.65
17	8 11	3.6	10.5	10 3	11 35	17 6	5.3	10.5	9 2	8.25	10 10	5.4	12.4	11 11	13.	6	0.83	4.68	4 5	5.3	6 9	1.23	5.38	5 4	6.55
18	8 10	3.4	10.4	10 2	11.1	18 6	6.8	12.6	10 6	8.8	10 7	5.2	12.1	11 9	12.9	5 10	0 83	4.58	4 4	5.2	6 8	1.33	5.53	5 5	6.4
19	9 10	3.5	10.4	10	11.	17 4	7.45	13.7	11 10	9.4	10 4	4.9	11.9	11 6	12.75	5 9	0.78	4.43	4 2	5.1	6 6	1.33	5.43	5 6	6.25
20	10 7	3.9	10.5	9 10	10.9	15 7	7.65	14.25	12 10	10.	9 11	4.7	11.6	11 3	12.5	5 9	0.78	4.23	4.	5.	6 6	1.18	5.43	5 4	6.1
21	11 7	4.2	10.75	10 1	10.8	14 7	7.6	14.4	13 4	10.4	9 8	4.5	11.4	11 0	12.35	6 1	0.78	4.	3 9	4.6	6 6	1.23	5.43	5 2	5.9
22	11 6	4.5	11.	10 6	10.8	13 10	7.8	14.2	13 4	10.9	9 4	4.1	11.1	10 9	12.	5 10	0.58	3.9	3 8	4.4	6 5	1.1	5.33	5.	5.85
23	10 11	4.5	11.1	10 7	10.85	12 6	7.	13.9	13 5	11.2	9.	3.7	10.7	10 6	11.75	5 7	0.43	3.8	3 7	4.2	6 5	1.	5.23	4 10	5.75
24	10 5	4.4	11.1	10 7	10.75	12 4	6.7	13.5	13	11.4	8 7	3.5	10.5	10 3	11.5	5 5	0.43	3.55	3 6	4.	6 1	1.	5.23	4 8	5.63
25	10.	4.2	10.9	10 7	10.7	11 9	6.3	13.3	12 8	11.5	8 4	3.2	10.1	9 11	11.3	5 4	0.4	3.25	3 4	3.7	6 1	0.95	5.13	4 7	5.5
26	9 7	3.9	10.8	10 4	10.6	11 3	5.9	12.9	12 5	11.6	7 11	2.9	9.85	9 8	11.	5 3	0.38	3.	3 2	3.5	6 1	0.95	4.88	4 6	5.4
27	9 5	3.7	10.6	10 2	10.5	12 1	5.9	12.9	12 6	11.7	7 8	2.6	9.6	9 5	10.8	5 1	0.33	2.88	3.	3.3	6 1	0.88	4.73	4 5	5.4
28	9.	3.5	10.4	10	10.5	13 7	6.6	13.4	12 7	11.8	7 3	2.4	9.3	9 2	10.5	5 1	0.33	2 78	2 9	3.1	6 1	0.88	4.63	4 4	5.25
29	8 7	3.2	10.1	9 8	10.35	14 1	7.	13.8	12 11	11.9	6 8	2.	8.9	8 11	10.25	5 1	0.30	2.68	2 8	2.9	6 1	0.78	4.53	4 3	5.1
30	8 3	3.	9.8	9 6	10.2	13 10	7.1	13.9	13 2	12.1	6 8	1.8	8.7	8 7	10.	5 1	0 3	2.58	2 7	2.8	5 10	0.78	4.43	4 2	5.
31	8.	2.7	9.6	9	10.	.....	.....	.....	.....	.....	6 5	1.6	8.4	8 2	9.75	5 1	0.33	2.53	2 6	2.7	.....	.....	.....	.....	.....

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day	October, 1876.					November, 1876.					December, 1876.					January, 1877.					February, 1877.				
	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.	LaSalle.....	Henry.		Peoria.....	Copperas Creek.
		Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.				Ab'v Lock.	B'low Lock.		
	Ft. In.	Feet.	Feet.	Ft. In	Feet.	Ft In.	Feet.	Feet.	Ft In.	Feet.	Ft In.	Feet.	Feet.	Ft In.	Feet.	Ft In.	Feet.	Feet.	Ft In.	Feet	Ft In.	Feet.	Feet.	Ft In.	Ft.
1	5 8	0.73	4.38	4	4.8	5 1	0.43	3.	2 10	3.7	.....	0.63	4.5	4 4	5.33	.....	0.1	2.48	.....	2.6	.....	0.73	4.73	4 2	4.4
2	5 8	0.73	4.28	3 9	4.7	5 5	0.63	3.63	3 3	4.3	.....	0.58	4.45	4 2	5.2	.....	0.1	2.48	.....	2.58	.....	1.23	5.53	4 10	5.25
3	5 8	0.68	4.	3 8	4.5	5 9	0.63	3.93	3 9	5.	.....	0.58	4.4	4	5.	.....	0.1	2.48	.....	2.58	.....	1.63	6.18	5 5	4.15
4	5 8	0.68	3.83	3 6	4.35	5 11	0.83	4.33	4	5.47	.....	0.53	4.3	3 10	4.9	.....	0.05	2.43	.....	2.5	.....	1.98	6.83	6	6.65
5	5 7	0.53	3.73	3 4	4.2	6 2	0,83	4.53	4 2	5.58	.....	0.53	4.2	.....	4.85	.....	0.05	2.43	.....	2.5	.....	1.98	7.23	6 5	7.50
6	5 4	0.58	3.63	3 4	4.	6 2	0.83	4.83	4 4	5.65	.....	0.5	4.05	.....	4.8	.....	0.05	2.43	.....	2.5	.....	1.98	7.53	6 8	7.8
7	5 2	0.5	3.63	3 3	3.85	6 2	0.93	4.93	4 5	5.72	.....	0.48	3.9	.....	4.7	.....	0.05	2.43	.....	2.5	.....	1.88	7.53	6 9	8.
8	5 1	0.5	3.53	3 2	3.7	6 2	0.93	4.93	4 5	5.73	.....	0.43	3.78	.....	4.55	.....	0.05	2.43	.....	2.5	.....	1.93	7.53	6 10	7.8
9	5 1	0.5	3.23	3	3.85	6 4	0.95	4.95	4 5	5.75	.....	0.38	3.68	.....	4.4	.....	0.0	2.43	.....	2.5	.....	1.88	7.53	6 10	7.6
10	5 1	0.5	3.	2 10	3.4	6 4	0.93	4.93	4 5	5.75	.....	0.33	3.63	.....	4.3	.....	0.0	2.38	.....	2.5	.....	1.88	7.53	6 10	7.6
11	5 1	0.45	2.9	2 9	3.2	6 3	0.98	4.93	4 5	5.75	.....	0.33	3.53	.....	4.2	.....	0.0	2.28	.....	2.5	.....	1.93	7.53	6 10	7.5
12	5	0.4	2.8	2 8	3.1	6 1	0.93	4.88	4 5	5.78	.....	0.33	3.53	.....	4.2	.....	0.0	2.18	.....	2.5	.....	1,98	7.43	6 11	7.55
13	5	0.35	2.78	2 6	3.	6 1	0.93	4.83	4 5	5.78	.....	0.3	3.43	.....	4.1	.....	0.0	2.08	.....	2.5	.....	1.93	7.43	6 11	7.4
14	5 1	0.3	2.68	2 4	2.9	6 1	0.93	4.83	4 4	5.8	.....	0.3	3.43	.....	4.	.....	0.0	1.93	.....	2.5	.....	1.83	7.43	6 10	7.3
15	5 1	0.25	2.58	2 3	2.8	6 2	0.95	4.83	4 2	5.8	.....	0.3	3.33	.....	3.9	.....	0.0	1.83	.....	2.5	.....	1.73	7.33	6 10	7.2
16	5 1	0.25	2.53	2 2	2.7	6 3	0.95	4.93	4 5	5.8	.....	0.28	3.33	.....	3.8	.....	0.0	1.78	.....	2.5	.....	1.88	7.28	6 9	7.15
17	5 1	0.3	2.48	2 2	2.5	6 3	0.98	4.93	4 7	5.76	.....	0.28	3.23	.....	3.7	.....	0.0	1.63	.....	2.5	.....	1.78	7.23	6 8	7.1
18	5 1	0.35	2.43	2 2	2.5	6 3	0.08	4.95	4 8	5.78	.....	0.28	3.23	.....	3.6	.....	0.0	1.53	.....	2.5	.....	1 78	7.05	6 7	7.05
19	5 1	0.35	2.43	2 2	2.5	6 3	0.98	4.98	4 9	5.8	.....	0.28	3.13	.....	3.5	.....	0.0	1.53	.....	2.5	.....	1.78	6.88	0 6	7.
20	5 1	0.35	2.45	2 2	2.55	6 3	0.98	5.03	4 9	5.82	.....	0.23	3.13	.....	3.4	.....	0.0	1.48	.....	2.5	.....	1.63	7.13	6 7	6.9
21	5 1	0.88	2.45	2 2	2.55	.....	1.08	5.13	5	5.85	.....	0.28	2.98	.....	3.3	.....	0.0	1.48	.....	2.5	.....	1.63	7.13	6 7	6.8
22	5 1	0.33	2.48	2 3	2.58	.....	1.08	5.23	5 1	5.85	.....	0.18	2.9	.....	3.2	.....	0.0	1.43	.....	2.5	.....	1.53	6.83	6 5	6.7
23	5 1	0.33	2.48	2 3	2.6	.....	1.13	5,33	5 2	5.89	.....	0.18	2.85	.....	3.1	.....	0.0	1.43	.....	2.5	.....	1.58	6.73	6 4	6.65
24	5 1	0.33	2.53	2 3	2.6	.....	1.28	5.43	5 3	5.9	.....	0.18	2.8	.....	3.	.....	0.0	1.43	.....	2.5	.....	1.58	6.58	6 3	6.6
25	5 1	0.3	2.58	2 2	2.6	.....	1.28	5.53	5 2	5.93	.....	0.13	2.75	.....	3.	.....	0.0	1.48	.....	2.5	.....	1.53	6.48	6 2	6.55
26	5 1	0.3	2.58	2 1	2.55	.....	1.28	5.48	5 2	5.9	.....	0.13	2.65	.....	2.95	.....	0.0	1.48	.....	2.5	.....	1.48	6.48	6 2	6.5
27	5 1	0,3	2.48	2 1	2.5	.....	1.23	5.33	5	5.85	.....	0.13	2.6	.....	2.85	.....	0.0	1.53	.....	2.55	.....	1.43	6.33	6 1	6.5
28	5 1	0.3	2.48	2 1	2.5	.....	1.	5.18	4 8	5.8	.....	0.1	2.55	.....	2.75	.....	0.0	1.63	.....	2.55	.....	1.43	6.33	6	6.45
29	5 1	0.33	2.45	2 2	2.6	.....	0.83	4.88	4 6	5.65	.....	0.1	2.5	.....	2.65	.....	0.0	1.73	.....	2.55	.....	.....	.....	.....	.....
30	5 1	0.33	2.45	2 2	2.85	.....	0.63	4.58	4 4	5.55	.....	0.1	2.5	.....	2.65	.....	0.37—	2.08	2 2	2.55	.....	.....	.....	.....	.....
31	5 1	0.88	2.53	2 5	2.95	.....	.....	.....	.....	.....	.....	0.1	2.48	.....	2.65	.....	0.08—	3.13	2 10	3.8	.....	.....	.....	.....	.....

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

	March, 1877.					April, 1877.					May, 1877.					June, 1877.					July, 1877.				
	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...	LaSalle..	Henry.		Peoria....	Copperas Creek...	LaSalle...	Henry.		Peoria....	Copperas Creek...
		Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock,				Ab'v lock.	B'low lock.		
	Ft In	Feet.	Feet.	Et In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.
1		1.43	6.23		6.3		6.53	12.93	11 10	10.6	10 4	4.18	10.88	10 6	11.3	6	0.78	6.58	6 1	7.8	7 3	1.73	8.13	7 7	8.8
2		1.43	6.28		6.25		8.9	15.2	12 10	11.1	10	4.	10.83	10 5	11.2	5 10	0.73	6.28	6	7.5	6 11	1.63	8.03	7 7	9.
3		1.43	6.23		6.25		9.9	16.43	14 6	11.9	9 10	3.93	10.75	10 5	11.1	5 8	0.68	5.88	5 9	7.2	8	2.28	8.83	7 11	9.2
4		1.38	6 23		6.25		10.2	16.83	15 3	12.7	9 9	3·83	10.63	10 3	11.	5 7	0.63	5.53	5 5	7.2	8	2.43	8.93	8 3	9.3
5		1.38	6.23		6,25		10.	16.93	15 6	13.4	9 6	3.63	10.43	10 3	10.9	5 7	0.68	5.43	5 6	7.1	8 1	2.48	8.98	8 7	9.5
6		1.33	6.1		6.2		9.75	16.58	15 6	13.9	9 3	3.4	10.28	10	10.8	5 6	0.63	5.43	5 4	7.1	8 5	2.58	9·05	8 10	9.8
7		1.33	5.93		6.1		9.35	16.23	15 3	14.2	9 1	3.33	10.13	10	10.8	5 7	0.63	5.43	5 2	7.	8 6	2.68	9.18	8 9	9.9
8		1.23	5.88		9.		8.9	15.63	15 2	14,4	8 11	3.23	10.	9 11	10.8	5 8	0.63	5.23	5 2	7.	8 5	2.73	9.18	8 10	9.9
9		1.13	5.78		5.9		8.5	15.5	15	14.5	11 2	3.58	10.18	9 10	10.9	5 11	0.63	5.23	5	7.	8 3	2.58	9.23	8 11	9.85
10		0.98	5.73		5.9		8.2	15.2	14 6	14.5	11 9	4.	10.5	9 11	10.95	5 11	0.63	5.13	4 11	6.9	7 8	2.33	9.08	8 10	9.9
11		0.98	5.58		5.9	15 7	8.	15.	14 2	14.4	11 8	4.33	10.78	10 2	11.	5 7	0.63	5.13	4 10	6.7	7 5	2.13	8.83	8 8	9.8
12		0.98	5.43		5.95	15 4	7.8	14.8	13 10	14.3	10 10	4.33	10.63	10 2	11.	5 7	0.58	5,23	4 9	6.6	7 1	1.93	8.63	8 4	9.7
13		0.98	5.43		5.95	14 1	7.6	14.55	13 9	14.2	10 6	4.23	10.93	10 6	10.9	5 7	0.58	4.88	4 6	6.5	6 10	1.63	8.33	8	9.5
14		1.03	5.43		5.95	13 7	7.4	16.35	13 8	14.1	10	3.93	10.83	10 6	10.9	5 7	0.53	4.58	4 6	6.1	6 7	1.38	8.14	7 8	9.3
15		1.13	5.48		6.	13 1	7.2	14.1	13 5	13.9	9 8	3.63	10.63	10 2	10.85	5 5	0.53	4.38	4 3	5.8	6 1	1.13	7.78	7 5	9.1
16		1.18	5.48		6.	12 10	6.9	13.85	13 2	13.6	8 11	3.43	10.33	10	10.8	5 3	0.53	4.33	4 2	5.5	5 8	0.98	7.23	7 1	8 8
17		1.28	5.58		6.1	12 6	6.5	13.5	12 11	13.45	8 7	3.18	10.13	9 9	10.7	5 1	0.48	4.18	4	5.3	5 7	0.73	7.03	6 9	8.6
18		1.4	5.63		6.2	12 2	6.3	13.25	12 7	13.2	8 4	3.13	10.	9 7	10.6	5 1	0.48	4.	3 10	5.1	5 3	0.63	6.55	6 4	8.3
19		1.53	5.73		6.3	12	6.1	13.	12 6	13.1	8 2	2.73	9.63	9 5	10.4	5 7	0.73	4.43	4 1	5.6	5 3	0.53	5.98	6	7.9
20		1.35	5.83	5 6	6.4	12 2	5.9	12.8	12 4	13.	8 1	2.58	9.48	9 2	10.4	6 7	1.08	4.83	4 5	5.9	5 8	0.43	5.55	5 7	7.6
21		1.23	5.93	5 7	6.5	12 1	5.8	12.6	12 2	12.9	7 10	2.43	9.33	8 11	10.3	7 3	1.43	5.43	4 9	6.5	5 1	0.33	5.18	5 3	7.
22		1.43	6.33	5 8	6.6	11 10	5.8	12.5	12	12.8	7 7	2.23	8.93	8 9	10.1	8 4	1.68	5.83	5 4	7.	5 1	0.33	4.83	4 10	6.6
23		2.33	6.53	6 4	6.9	11 9	5.6	12.4	11 10	12.6	7 4	2.	8.63	8 7	9,9	8	1.73	6.23	5 8	7.1	5	0.3	4.43	4 6	6.3
24		3.33	7.93	7	7.3	11 9	5.4	12.2	11 10	12.4	7 1	1.83	8.33	8 4	9.7	6 1	1.83	6.33	5 11	7.1	4 10	0.28	4.	4 2	5.9
25		3.93	8.93	7 8	7.6	11 6	5.2	12.	11 7	12.2	6 9	1.53	8.23	8 1	9.5	6 8	1.93	6.43	6 1	7.5	4 10	0.23	3.73	3 8	5.43
26		4.13	9.63	8 4	8.2	10 7	4.9	11.8	11 5	12.	6 8	1.43	7.93	7 10	9.3	7 4	2.03	6.88	6 7	8.1	4 10	0.23	3.58	3 5	5.
27		4.43	10.23	9 1	8.6	10 1	4.6	11.5	11 3	11.9	6 5	1.28	7.68	7 6	9.1	8	2.13	7.43	7	8.5	4 10	0.23	3.43	3	4.6
28		4.43	10.63	9 7	9.	10	4.4	11.33	11	11,8	6 1	1.13	7 43	7 4	8.8	8 1	2.13	7.68	7 4	8.7	4 10	0.23	3.23	2 11	4.05
29		4.73	11.13	10 2	9.3	10 1	4.23	11.2	10 9	11.6	6 1	1.	7.3	7 3	8.6	7 11	2.18	7.93	7 6	9.	4 10	0.23	3.	2 10	3.8
30		4.93	11.53	10 6	8.5	10 2	4.13	10.93	10 7	11.5	6 1	0.93	6.93	6 8	8 5	7 8	1.93	8.03	7 6	8.9	4 10	0.33	2.83	2 8	3.6
31		5.23	12.13	11	9.8	.....	.....	.....	.....	.....	6 1	0.83	6.73	6 5	8.	.....	.....	.....	.....	.....	4 10	0.33	2.63	2 7	3.4

Water Gauges at LaSalle, Henry, Peoria and Copperas Creek.

Day.	August, 1877.					September, 1877.				October, 1877.						November, 1877.					
	LaSalle...	Henry.		Peoria.....	Copperas Creek.	LaSalle...	Henry.		Peoria.....	Copperas Creek...	LaSalle...	Henry.		Peoria.....	Copperas Creek		LaSalle...	Henry.		Peoria.....	Copperas Creek	
		Ab'v lock.	B'low lock.				Ab'v lock.	B'low lock.				Above lock.	Below lock.		Above lock.	Below lock.		Above lock.	Below lock.		Above lock.	Below lock.
	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Feet.	Ft In	Feet.	Feet.
1	4 10	0.38	2.68	2 7	3.4	4 7	0.0	1.33	1 1	1.43	4 6	0.33	0.88	0 10		0.9	6 5	1.33	5.33	5 1	7.45 §	9 65
2	4 10	0.33	2.63	2 6	3.5	4 7	0.0	1.28	1 1	1.4	4 10	0.43	0.83	0 9		0.87	6 5	1.33	5.33	5 1	7.4	9.7
3	4 10	0.28	2.48	2 4	3.6	4 7	0.0	1 28	1 1	1.39	5 0	0.43	0.83	0 8		0.84	6 4	1.28	5.43	5 1	7.4	9.75
4	4 10	0.18	2.33	2 3	3.3	4 7	0.0	1.23	1 0	1.32	5 0	0.43	0.83	0 8		0.82	6 6	1.33	5.33	5 1	7.4	9.75
5	4 10	0.13	2.18	2 1	3.	4 7	0.05-	1.18	1 0	1.28	5 0	0.38	0.98	0 9		0.85	6 6	1.53	5.03	5 1	7.5	9.85
6	4 9	0.13	2.13	1 11	2.8	4 7	0.05-	1.18	1 0	1.25	5 0	0.38	0.93	0 9	1.77	0.82	6 7	1.58	5.23	5 2	7.5	9.75
7	4 9	0.13	2,13	1 10	2.6	4 7	0.1 -	1.13	1 0	1.22	5 0	0.38	0.93	0 9	1.85	0.9	6 9	1.58	5.38	5 4	7.45	9.8
8	4 8	0.13	2.	1 10	2.5	4 7	0.1 -	1.08	0 11	1.18	5 0	0.43	1.13	0 11	1.97	1.05	7 1	1.63	5.63	5 5	7.5	10.
9	4 8	0.13	1,83	1 9	2 5	4 7	0.1 -	0.93	0 11	1.1	5 2	0.48	1.13	1 0	2.25	1.2	7 4	1.78	5.73	5 6	7.5	10.
10	4 8	0.13	1.88	1 8	2.3	4 7	0.1 -	0.93	0 10	1.08	5 2	0.48	1.23	1 0	2.3	1.25	7 11	1.98	6.13	5 9	7.7	10.2
11	4 8	0.13	1.88	1 8	2.3	4 7	0.1 -	0.83	0 10	1.08	5 2	0.45	1.33	1 1	2.5	1.3	8 9	2.38	6 73	6 0	7.85	10.65
12	4 8	0.13	1.83	1 8	2.15	4 7	0.12-	0.83	0 10	1.08	5 1	0.48	1.53	1 1	2.5	1.3	9 0	2.53	7.03	6 4	7.9	10.75
13	4 8	0.13	1.83	1 7	2.1	4 6	0.12-	0.83	0 10	1.	5 3	0.53	1.53	1 2	2.6	1.3	8 9	2.73	7.43	6 8	8.	10.95
14	4 8	0.18	1.83	1 7	2.1	4 6	0.1 -	0.83	0 10	1.	5 2	0.53	1.53	1 1	2.65	1.3	8 8	2.73	7.63	7 0	8.2	11.4
15	4 8	0.13	1.83	1 7	2.1	4 5	0.07-	0.88	0 9	0.9	5 1	0.58	1.58	1 4	2.72	1.35	8 7	2.78	7.93	7 4	8.45	11.75
16	4 8	0.08	1.83	1 7	2.1	4 6	0.07-	0.88	0 9	0.93	5 1	0 58	1.58	1 5	2.9	1.5	8 6	2.73	8.03	7 6	8.5	12.05
17	4 8	0.08	1.83	1 7	2.	4 6	0.07-	0.93	0 10	0.97	5 3	0.58	1.73	1 5	3.	1.5	8 6	2.68	8.08	7 7	8.55	12.1
18	4 8	0.08	1.73	1 6	1.9	4 6	0.07-	0.93	0 9	1.	5 3	0.63	1,73	1 7	3.2	1.8	8 6	2.68	8.13	7 8	8.4 -	12.4
19	4 8	0.08	1.73	1 5	1.8	4 6	0.07-	0.98	0 9	1.	5 4	0.73	1.78	1 8	3.2	2.15	8 5	2.68	8.13	7 8	8.5	12.4
20	4 8	0.08	1.73	1 4	1,8	4 6	0.12-	0.98	0 8	0.95	5 9	0.98	2.03	2 1	3.85	2.55	8 4	2.68	8.18	7 8	8.6	12 4
21	4 8	0.08	1.63	1 4	1.75	4 5	0.12-	0.98	0 8	0.9	6 3	1.1	2.53	2 6	†5.25	2.65	8 3	2.68	8.18	7 10	8.7	12.65
22	4 8	0.13	1.53	1 5	1.65	4 5	0.11-	0.98	0 8	0.9	6 5	1.23	3.23	2 9	‡5 9	2.8	8 5	2.68	8.33	7 11	8.85	12.95
23	4 7	0.18	1.48	1 6	1.6	4 5	0.17-	0.98	0 7	0.85	6 6	1.33	3.83	3 4	6.4	2.8	9 0	2.83	8.38	8 0	8.85	12.95
24	4 7	0.08	1.48	1 4	1.55	4 6	0.17-	0.98	0 8	0.8	6 8	1.38	4.53	3 8	6.6	2.8	9 5	3.03	8.63	8 1	8.9	13.
25	4 7	0;08	1.48	1 4	1.5	4 6	0.17-	1.03	0 8	0.7	6 8	1.48	4.63	4 2	6.8	2.9	9 5	3.13	8.78	8 3	9.	13.35
26	4 7	0.08	1.53	1 3	1.48	4 6	0.17-	1.08	0 9	0.8	6 8	1.58	4.93	4 8	7.2	3.75	9 7	3:33	9.03	8 6	9.2	13.4
27	4 7	0.05	1.53	1 2	1.45	4 6	0.07-	1.13	1 1	0.96	6 7	1.48	5.23	4 10	7.45	4.1	9 9	3.38	9.33	8 7	9.3	13.55
28	4 7	0.03	1.48	1 2	1.5	4 6	0.02-	1.13	1 1	1.	6 7	1.43	5.33	5 0	7.4	4.6	9 10	3.53	9.53	8 8	9.3	13.65
29	4 7	0.03	1.43	1 3	1.55	4 6	0.0	1.13	0 10	1.05	6 7	1.43	5.38	5 1	7.5	4.65	10 1	3.63	9.63	8 9	9.4	13.75
30	4 7	0.0	1.43	1 2	1.58	4 6	0.15*	1.	0 10	1.	6 6	1.43	5.43	5 1	7.4	4.7	10 4	3.73	9.73	9 0	9.45	13.9
31	4 7	0.0	1.38	1 2	1.55	.....	.....	.....	.....	.....	6 6	1.43	5.43	5 1	7.3	4.6	.....	.....	.....	.....	.....	.....

*Flash boards put on. Dam raised 5 inches. †Dam closed at 5 P. M. ‡Water run over dam at 10 P. M. §Water gauges are taken in reference to miter sills. Upper is low water mark; the lower is 5 feet below. Gauges are cut into the lock walls in feet and tenths.

NOTE—Water gauges in October have reference to low water of 1873, above and below lock. Top of dam is 6.25 above low water mark.